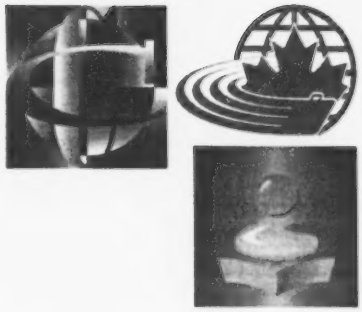
Catalogue no. 81-595-M — No. 081
ISSN: 1711-831X
ISBN: 978-1-100-15236-3

Research Paper

Culture, Tourism and the Centre for Education Statistics

The High Education / Low Income Paradox: College and University Graduates with Low Earnings, Ontario, 2006



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April 2010

Catalogue no. 81-595-M No. 081

Frequency: Occasional

ISSN 1711-831X

ISBN 978-1-100-15236-3

Ottawa

Cette publication est disponible en français (N° 81-595-M n° 081 au catalogue)

Statistics Canada

Acknowledgements

The assistance of many people was invaluable to the production of this report. Our thanks go to the many individuals at the Canada Millennium Scholarship Foundation, the Higher Education Quality Council of Ontario and Statistics Canada who reviewed the report and provided feedback and suggestions. Thanks go as well to the Canada Millennium Scholarship Foundation and the Higher Education Quality Council of Ontario for their funding support. A special thank you is extended to Danielle Baum and Rosemarie Andrews for their help in preparing the manuscript and tables for publication.

Note of appreciation

Canada owes the success of its statistical system to a long-standing partnership between Statistics Canada, the citizens of Canada, its businesses, governments and other institutions. Accurate and timely statistical information could not be produced without their continued cooperation and goodwill.

Acronyms

LFS	Labour Force Survey
OECD	Organization for Economic Cooperation and Development
PCEIP	Pan Canadian Education Indicators Program
SLID	Survey of Labour and Income Dynamics

Table of contents

Acknowledgements	4
Acronyms	5
1. Introduction	7
2. Ontario in an international context	9
3. Literature review	14
4. Data and methodology	17
5. Descriptive analysis	20
6. The many factors leading to low earnings: a multivariate analysis	27
7. Conclusion	36
References	38
Appendix A	40
Appendix B	67
Appendix C	94
Endnotes	97
Cumulative index	98

1. Introduction

The positive contribution made by education to earnings has been established by numerous studies. These studies have shown that better-educated individuals tend to earn higher wages, experience shorter periods of unemployment and have access to more prestigious jobs than their less-educated counterparts. The positive relationship between education and a range of labour market outcomes has been well recognized in Canada, where a postsecondary education is seen as a path to higher wages, employment stability and social integration for the individual and to economic growth and prosperity for the country as a whole. Because of this, "universal access to postsecondary education, for those who qualify, is an important ideal in Canadian society" (Lambert et al., 2004). This is reflected in the fact that in 2004, "no other OECD nation had a higher proportion of its population aged 25 to 64 with either a college or university credential than Canada" (Council of Ministries of Education, Canada and Statistics Canada 2007).

On average, the employment earnings of postsecondary graduates are higher than those of individuals without postsecondary qualifications. However, not everyone earns the average – a 2004 report shows, for example, that while 25% of university graduates earned substantially more than high school graduates, 25% of university-degree holders earned salaries that were lower than those of the average high school graduate (Mackenzie 2004). This points to significant variation in the earnings of university and college graduates, in that they may be significantly better off than their high school graduate counterparts — or significantly worse off. This variability implies a certain degree of risk in choosing to invest in education. The question then becomes – who is most at risk for not receiving high returns to their investment in postsecondary education?

International comparisons reveal another interesting finding, however: in Canada, the percentage of both college- and university-educated workers who earn less than half of the median employment income is higher than in most, if not all, OECD countries (OECD 2008). Data from Statistics Canada's Survey of Labour and Income Dynamics (SLID) show that 18% of university-educated adults and 23% of college-educated adults aged 25 to 64 in Canada earned less than half the national median employment income in 2006. This meant that these workers' mean annual earnings were less than $16,917 before taxes and transfers.

This report draws a profile of postsecondary-educated workers who are in a low-earnings situation in Ontario. Findings are also reported at the national level, in order to put the results for Ontario in a comparative perspective. The analysis identifies demographic and employment characteristics that help explain why some postsecondary-educated individuals are in a low employment-earnings situation, using data from the Survey of Labour and Income Dynamics (SLID). In particular, the report investigates the relationship between various demographic

characteristics, family situation, province and employment characteristics, and the employment income of college and university graduates.[1]

As noted above, this study was initially prompted by the findings reported by the OECD (2008) that Canada ranked higher than most other key OECD countries in terms of the percentage of postsecondary graduates with earnings below half the national median in 2006. To be consistent with those findings, the OECD definition of low earnings is used throughout this report. That definition includes all individuals between the ages of 25 and 64 who had non-zero employment earnings in 2006 (the latest year of data available at the time of the OECD analysis). The definition includes all individuals who reported having employment earnings, even though working may not have been their main activity for that year.

This report is organized as follows. Section 2 provides a discussion of the OECD's international comparison of the percentage of highly-educated workers in a low earnings situation, with the results for Ontario placed in this international context. Section 3 consists of a review of the literature on the factors that may contribute to low earnings, factors that are then taken into account in the subsequent descriptive and logistic regression analyses. The data source and analytical methodology are described in Section 4. The analytical results are discussed in two parts. Section 5 presents the descriptive results for Ontario and Canada, identifying the characteristics of university- and college- educated workers who were earning less than half of the national median employment income in 2006. Section 6 then presents the results of the logistic regression analyses for Ontario and for Canada that identifies the independent contribution of each of these factors, after controlling for the impact of the other factors. Conclusions and recommendations for future research are discussed in Section 7.

2. Ontario in an international context

Table 2.1 reminds us that, on average, it pays to get a postsecondary education. By far, the group that is most represented in the highest earnings category (more than two times the national median employment income) in Ontario in 2006 are university graduates, 36% of whom were in the highest earnings category, while 16% were in the lowest earnings category (at or below half of the national median employment income in 2006). Conversely, workers who had less than a high school education were much more likely to be in the lowest earnings category (36%) in 2006 than in the highest earnings group (7%).

Results are broadly similar at the Canada-level, with some exceptions — university graduates in Ontario were more likely to be in the highest earnings category (36%) compared to the Canada level (32%). Overall, in fact, the earnings distributions tended to be higher in Ontario than at the Canada level for individuals with less than high school, high school completion and trades, college and university.

Table 2.1

Percentage distribution of the 25 to 64 year-old population, by educational attainment and earnings level, Ontario and Canada, 2006

	Earnings level					
	At or below half of the median	More than half the median but at or below the median	More than the median but at or below 1.5 times the median	More than 1.5 times the median but at or below 2 times the median	More than two times the median	Total
	percent					
Ontario						
Less than high school	36.0	28.1	17.5	11.2	7.2	100.0
High school graduate / trades	26.2	25.1	24.1	12.0	12.6	100.0
College	24.3	20.9	25.1	13.9	15.8	100.0
University	16.3	15.8	17.0	14.9	36.1	100.0
Total	**23.9**	**21.9**	**21.7**	**13.3**	**19.2**	**100.0**
Canada						
Less than high school	39.1	31.0	16.8	7.6	5.6	100.0
High school graduate / trades	28.2	27.0	22.4	10.8	11.6	100.0
College	23.1	25.3	23.4	14.1	14.1	100.0
University	17.9	16.0	17.5	16.8	31.7	100.0
Total	**25.6**	**24.3**	**20.8**	**12.8**	**16.5**	**100.0**

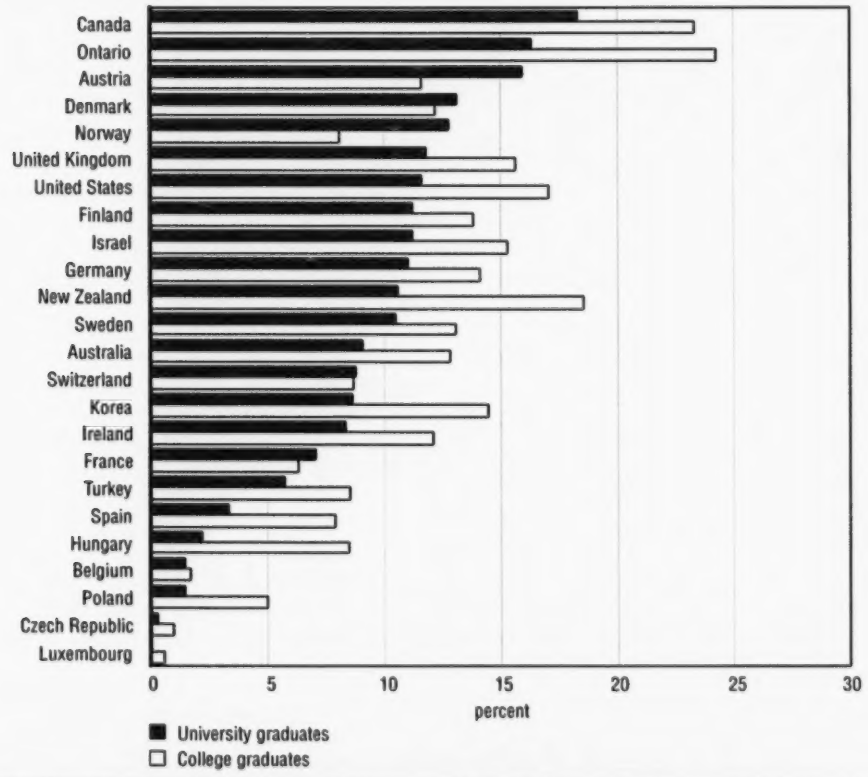
Source: Statistics Canada. Survey of Labour and Income Dynamics, 2006.

Nevertheless, according to the latest issue of the OECD publication *Education at a Glance* (OECD 2008) the percentage of university-educated workers who earned at or below half the national median employment income was higher in Canada in 2006 than in most, if not all, OECD countries. The same findings apply to the province of Ontario (Chart 2.1).[2]

Data from Statistics Canada's Survey of Labour and Income Dynamics (SLID) show that, at the Canada level, 18% of university graduates and 23% of college graduates aged 25 to 64 earned less than half of the national median employment income in 2006. This meant that these workers' annual earnings were less than $16,917 in 2006 before taxes and transfers. Since the population of Ontario comprises nearly 40% of the population of Canada, it is perhaps not surprising that very similar proportions of university and college graduates in Ontario, at 16% and 24%, respectively, reported earning less than half of the national median employment income in 2006.

Chart 2.1

Percentage of university and college graduates, aged 25 to 64, with earnings at or below less than half of the national median employment income, Ontario, Canada and OECD countries, (2006 or latest available year)



Notes: Data on earnings for individuals in part-time work are excluded for the Czech Republic, Hungary, Luxembourg and Poland, while data on part-year earnings are excluded for Hungary, Luxembourg and Poland.
Data for Canada are for 2005.
Data for Ontario are for 2006. Ontario performance is in relation to the Canadian median income in 2006.

Source: OECD. 2008. *Education at a Glance.*

The OECD suggests that these differences in the earnings distribution can be partly attributed to institutional arrangements in each country. Thus, countries that are more highly unionized and where wages are set in a more centralized manner tend to have less dispersion in earnings (OECD 2008). In addition, the OECD suggests that differences in the availability of training systems for adult learners in different countries could partly explain the differences in earnings.

The OECD also reports the proportion of 25 to 64 year-olds with earnings at or below half the national median by educational attainment and gender (Table 2.2). Canada, followed closely by Ontario, ranks highest in terms of the percentage of both male and female university graduates earning at or below the national median employment income. Ontario, followed closely by Canada, ranks highest on this indicator for college graduates.

Table 2.2

Proportion of the 25-to-64-year-old population at or below half of the median level of earnings by educational attainment and gender (2006 or latest available year)

	Both sexes	Males	Females	Difference Females - Males
	percent			
Australia (2005)				
College	12.9	5.2	20.0	14.8
University	9.1	5.1	12.8	7.7
Austria (2006)				
College	11.6	7.9	16.4	8.5
University	15.9	9.9	24.2	14.3
Belgium (2005)				
College	1.7	0.8	2.3	1.5
University	1.5	1.1	2.1	1.0
Canada (2005)				
College	23.3	16.1	29.9	13.8
University	18.3	14.7	22.1	7.4
Czech Republic (2006)				
College	0.9	0.3	1.3	1.1
University	0.3	0.2	0.4	0.2
Denmark (2005)				
College	12.2	9.8	15.8	6.0
University	13.2	11.4	14.5	3.1
Finland (2004)				
College	13.8	10.8	15.6	4.8
University	11.3	7.7	14.8	7.2
France (2006)				
College	6.3	4.3	8.1	3.9
University	7.0	6.6	7.5	0.8
Germany (2006)				
College	14.1	7.7	23.1	15.4
University	11.1	6.2	17.4	11.3
Hungary (2006)				
College	8.5	8.2	8.7	0.5
University	2.2	3.1	1.6	-1.5

Table 2.2 (continued)

Proportion of the 25-to-64-year-old population at or below half of the median level of earnings by educational attainment and gender (2006 or latest available year)

	Both sexes	Males	Females	Difference Females - Males
		percent		
Ireland (2004)				
College	12.1	9.2	14.7	5.5
University	8.3	5.2	11.7	6.5
Italy (2004)				
College	.	.	.	.
University	7.8	4.7	11.0	6.3
Korea (2003)				
College	14.5	11.1	21.4	10.3
University	8.6	7.0	12.8	5.8
Luxembourg (2002)				
College	0.6	0.5	0.9	0.5
University	0.0	0.0	0.0	0.0
Netherlands (2002)				
All tertiary education	8.3	4.6	13.2	8.6
New Zealand (2006)				
College	18.5	9.9	25.1	15.2
University	10.6	5.8	16.0	10.2
Norway (2005)				
College	8.1	6.7	11.3	4.6
University	12.8	10.5	14.6	4.1
Ontario (2005)				
College	24.3	17.6	30.8	13.2
University	16.3	12.5	20.7	8.2
Poland (2006)				
College	5.0	4.6	5.4	0.8
University	1.5	1.6	1.4	-0.2
Portugal (2005)				
College	.	.	.	.
University	0.0	0.0	0.0	0.0
Spain (2004)				
College	7.8	2.5	16.3	13.8
University	3.3	1.6	5.0	3.4
Sweden (2005)				
College	13.1	12.5	13.4	0.9
University	10.5	9.4	11.5	2.1
Switzerland (2006)				
College	8.7	3.4	21.3	17.9
University	8.7	4.4	16.8	12.4
Turkey (2005)				
College	8.5	4.6	16.7	12.2
University	5.7	4.8	7.7	2.9
United Kingdom (2006)				
College	15.7	9.8	21.0	11.2
University	11.8	9.6	14.2	4.6

Table 2.2 (concluded)

Proportion of the 25-to-64-year-old population at or below half of the median level of earnings by educational attainment and gender (2006 or latest available year)

	Both sexes	Males	Females	Difference Females - Males
		percent		
United States (2006)				
College	17.0	9.3	23.9	14.6
University	11.6	6.8	16.6	9.8
Israel (2006) (partner country)				
College	15.3	6.9	23.0	16.2
University	11.2	6.7	15.7	9.1

. not available for any reference period

Notes: As noted by the OECD, gender differences must be interpreted with caution since in most countries, earnings data include part-time work, which is often a characteristic of female employment and is likely to vary significantly from one country to another.

Data on earnings for individuals in part-time work are excluded for the Czech Republic, Hungary, Luxembourg and Poland, while data on part-year earnings are excluded for Hungary, Luxembourg and Poland.

Source: OECD. 2008. *Education at a Glance.*

In most countries, the gender gap in earnings is smaller for university graduates than for college graduates. This is the case for Ontario where the gap between the percentage of male and female university graduates in the lowest earnings category was 8.2 percentage points in 2006. This places Ontario ahead of Canada (at 7.4 percentage points) and ranks Ontario seventh highest of twenty-four countries with respect to the gender gap for university graduates. This gender gap is higher in Austria, Switzerland, Germany, New Zealand, the United States and Australia. At 13.8 percentage points, Canada ranks seventh, followed by Ontario, at 13.1 percentage points, in terms of the gender gap for college graduates. That gap is also higher in Switzerland, Germany, New Zealand, Australia and the United States.

There are many reasons why similarly-educated workers may have different returns in the labour market and some of these are explored later in the report. One of the most obvious ones is related to the strength of an individual's attachment to the labour market, with full-time, full-year workers being much less likely to be in a low-earnings situation than workers employed on a part-time or part-year basis. The next chapter reviews the recent literature on earnings differentials associated with education in order to identify possible explanations for differences in earnings levels across individuals.

3. Literature review

Previous research has found that certain demographic characteristics are associated with differences in returns to investment in education. One of these is gender. Gittel et al. (2005) suggest that there are numerous reasons why a woman working full-time who is similarly educated as her male counterpart would earn lower wages. They suggest that women offer less labour because of gender roles in family responsibilities – women are significantly more likely to take time out of the labour market to care for children than men, either by leaving the labour market entirely or by choosing to work part-time when their children require more care. They also suggest that women tend to be concentrated in 'low-paying' fields of study such as the humanities and less concentrated in higher demand fields such as engineering. Similarly, McNeil and Lamas (1987) find that women are more likely to take time out of the labour market which leads to them having fewer years of employment with the same employer – and thus less likely to earn higher salaries and promotions. They also find that the gap in earnings for similarly-educated men and women can be explained in part by gender differences in occupational structure, with wages tending to be lower in female-dominated occupations.

An individual's age can also have an impact on returns to education. The relationship between age and earnings is two-fold: first, age reflects the number of potential years of experience in the labour market. Younger workers typically have fewer years of working experience than their older counterparts and therefore tend to command lower earnings (Card 1999). Furthermore, at different stages in life, people may be more or less willing to participate in the labour market. Examples of this may be child-bearing years for women or pre-retirement years for older workers. Finally, according to the job-matching or information-based model, younger workers tend to have more frequent short-term employment spells at the start of their careers as they look for a good match between their skills and employers' needs (Riddell 2007). Such short-term employment spells would contribute to lower earnings for younger workers early in their careers.

Immigration status and location of study also play a role in earnings levels. According to the 2006 Census, one in five Canadians[3] was born outside Canada – the highest proportion since 1931. This proportion was even higher in Ontario, where over a quarter – 28.2% – of Ontarians was born outside of Canada. The source countries for new immigrants have also changed over time. Among the more than 1.1 million immigrants who arrived between 2001 and 2006, almost 6 in 10 were born in Asian countries, including the Middle East. In Ontario, 63.9% of new immigrants were from this region. In contrast, in 1971, 61.6% of newcomers to Canada were from Europe while 63.1% of newcomers in 1971 in Ontario were from this region. As a result of changes in immigrant source countries, the proportion of the foreign-born population who was born in Asia and the Middle East (40.8%) surpassed the proportion born in Europe (36.8%) for the first time

in 2006 (Statistics Canada 2008a). This was also true in Ontario, where 40.5% of the foreign-born population was born in Asia and the Middle East, while 38.5% was born in Europe. One implication is that new immigrants are much less likely to have English or French as their mother tongue than previous generations of immigrants and large numbers have completed their schooling in their home countries, often in a language other than English or French.

There are many reasons why immigrants may experience lower returns to their credentials in the labour market. Bonikowska, Green and Riddell (2008), for example, find that the literacy-skills distribution is higher for the Canadian-born than it is for immigrants who completed all of their education abroad, noting that these differences in measured skills partly reflect proficiency in either English or French. They also find that lower literacy skill levels translate into lower earnings in the labour market. Finally, they note that part of the explanation for the earnings gap between immigrants and the Canadian-born is that immigrants' earnings reflect low, or even zero, returns to their foreign work experience. When only their Canadian work experience is taken into account, immigrants' earnings were more similar to those of the Canadian-born with the same years of experience.

A person's family situation may also play a role in labour market attachment. As previously noted, women in particular are more likely to choose to reduce their working hours while they have young children and this affects their employment earnings. Zhang (2009) finds that there is a sizable earnings difference between women who have children and women who do not. As well, this study reports that the impact on earnings of having a child was larger for postsecondary-educated women. Another way in which family situation can affect employment earnings is the impact of total family income, that is, if one member of the family is already making a fairly good salary, this might enable his or her partner to take a lower-paying (but possibly rewarding in some other way) job, to work part-time or to choose not to work at all. Hou and Myles (2007) find that, increasingly, individuals are tending to marry similarly-educated individuals (what they term 'homogamy'). This could lead to situations where highly-educated individuals voluntarily choose to have lower earnings, if their highly-educated mate already has high earnings.

Other characteristics that have been shown to affect employment earnings are program level and field of study (Finnie 2001; Finnie and Frenette 2003; Walters 2004; OECD 2008). Earnings trajectories of university graduates tend to be higher than those of college graduates, who, in turn, have higher earnings trajectories than high school graduates and those with less than high school (Walters 2004; OECD 2008). With respect to field of study, college and university graduates with credentials in fine arts, for example, would have a significantly different set of skills than someone with an engineering diploma or degree and that would affect occupational options. Most studies find that graduates in the more general liberal arts programs (such as the humanities and social sciences) tend to do more poorly in terms of employment and earnings outcomes than do graduates in more applied fields (Walters 2004).

A number of studies have addressed the issue of highly-educated workers with low earnings in a European context. For example, this phenomenon has been studied in Austria (Fersterer and Winter-Ebner 2002) and Sweden (Korpi and Talin 2008). Researchers there conclude that developed economies have been

creating more skilled workers than skilled jobs in recent years and, as a result, the supply of educated labour has outstripped the demand for it. In other words, they suggest that weak employer demand for more highly educated individuals may provide part of the explanation. Other work in Ireland suggests that the phenomenon of highly-educated low-earnings workers can be partially explained by a drop in the level of ability associated with a postsecondary education (McGuiness and Benett 2007). Their explanation is that, as access to postsecondary education has increased, greater variance has arisen in the ability levels of postsecondary graduates with the result that variance in returns to education are due to the fact that higher-ability graduates are able to find higher-paying jobs, while lower-ability graduates do not. These kinds of hypotheses are out of scope of this report, however, since the first concerns the nature of demand for skills in the labour market while the second requires information about the abilities of individuals.

To summarize, the literature suggests that there are a number of factors that may help explain why some college- and university-educated individuals are in low-earnings situations. These include gender, age, immigration status, labour market attachment (full-time versus part-time), field of study and occupation. The contribution of each of these factors is investigated using logistic regression analysis. Before turning to that analysis, however, the next chapter first describes the data sources and methodology that form the basis for the statistical analysis.

4. Data and methodology

The data source for the analysis reported here is the Survey of Labour and Income Dynamics (SLID), reference year 2006. SLID is the primary Canadian source for income and income-distribution data. The survey provides an extensive picture of individual and family financial and work situations. The target population for SLID is all individuals in Canada, excluding residents of the Yukon, the Northwest Territories and Nunavut, residents of institutions and persons living on Indian reserves. Overall, these exclusions amount to less than three percent of the population.

Box 4.1

The Survey of Labour and Income Dynamics sample

The samples for SLID are selected from the monthly Labour Force Survey (LFS) and thus share the latter's sample design. The LFS sample is drawn from an area frame and is based on a stratified, multi-stage design that uses probability sampling. The total sample is composed of six independent samples, called rotation groups, because each month one sixth of the sample (or one rotation group) is replaced. The SLID sample is composed of two panels. Each panel consists of two LFS rotation groups and includes roughly 15,000 households. A panel is surveyed for a period of six consecutive years. A new panel is introduced every three years, so two panels always overlap (with the exception of 1993 to 1995, when SLID was first begun). Since our analysis is cross-sectional (college- and university-educated workers in low-earnings situations in 2006) we are able to create a data file that draws on two overlapping SLID panels of 25 to 64 year-olds who had non-zero employment earnings.[4] The total sample size is approximately 28,000 individuals in 2006.

Cross-sectional weights account for unequal probabilities of sample selection. To account for the complex sample design, the bootstrap technique was used to estimate coefficients of variation, confidence intervals and to test for statistical significance of differences.

This study was initially prompted by the finding, based on international comparisons outlined by the OECD (2008), that Canada ranked higher than most other key OECD countries in terms of the percentage of postsecondary graduates with earnings at or below half the national median in 2006. The OECD definition on which the comparison was based includes all individuals between the ages of 25 and 64 who had non-zero employment earnings in 2006 (the latest year of data available at the time of the OECD analysis). The definition includes all individuals who reported having employment earnings, even though working may not have been their main activity for that year.

College graduates and university graduates are treated separately in the analysis and are divided into five earnings categories in 2006.[5] These are:

- Workers earning at or below half of the national median earnings (less than or equal to $16,917);
- Workers earning more than half the national median but at or below the median earnings ($16,918 to $33,834);
- Workers earning more than the national median but at or below 1.5 times the median earnings ($33,835 to $50,751);
- Workers earning more than 1.5 times the national median but at or below 2 times the median earnings ($50,752 to $67,668); and
- Workers earning more than two times the national median earnings (more than $67,669).

The value for the median earnings is calculated for the total Canadian population aged 25 to 64 with employment earnings. In 2006, this median was $33,834 before taxes and transfers.[6]

We examine a variety of characteristics of college and university graduates by these earnings categories to determine whether certain types of workers are over- or under-represented in each category. We do this by dividing the percentage of earners in a given category (for example, women) by the percentage of earners in that category in the total population. This method produces a ratio that, when less than one, indicates that workers with a given characteristic are under-represented in that earnings category and that when greater than one, indicates that workers with a given characteristic are over-represented in that earnings category. For example, if the ratio for university-educated women earning less than half the median is 1.5, then they are over-represented in the lowest earnings category.

Our approach is to begin by looking at demographic or 'given' characteristics of the earner. These include their age, sex, immigrant status, length of time in Canada and source region (if an immigrant), and province of residence. We then examine their labour market characteristics since an individual's work situation will directly affect how much they earn from paid employment. It could be that some highly-educated individuals are working full-time, but earning lower wages. This may be more likely in some occupations or industries than it is in others, so we investigate in which industries and occupations earnings for highly-educated workers are low.

As noted previously, while the population examined in this study reported non-zero employment earnings in 2006, this does not necessarily mean that their main activity was working. For example, the sample includes students or semi-retirees who report non-zero earnings. It could be that the worker's annual employment earnings are low because he or she does not work full-time, full-year. In other words, earnings are affected by how much labour a worker is willing to offer. As noted above, to be consistent with the OECD definition of workers in low-earnings situations, the initial motivation for the analysis reported here, the dependent variable is annual employment earnings rather than hourly earnings.[7] What this means, then, is that working schedule becomes part of the possible explanatory variables – in other words, are those in low earnings situations there because they are not working full-time?

Next, we examine the schooling choices of these earners. While the population is already divided into the college- and university-educated, we further look at whether certain fields of study are more likely to be associated with low earnings. We also examine location of study. Both field of study and location of study reflect the respondent's highest educational qualification.

Finally, we consider the family and earnings situations of these workers. We examine whether the main source of income for these earners is indeed employment earnings, whether that person is the major income earner in the family, how many earners are in that family and total family earnings.

In the second part of the analysis, logistic regression analysis is used to identify the independent contributions of each of these factors to the probability of falling into low income and to determine whether the contribution of each factor is affected by the addition of other variables to the model. Since we are interested in the relative impacts of five different groups of factors (that is, demographic characteristics, province, education, major activity and industry and occupation), each group is introduced in sequence (one is born with certain characteristics, one acquires education and then one enters the labour market). All five groups of factors are included in the final model in order to determine the relative size of their impacts, after controlling for the impacts of the other factors.

5. Descriptive analysis

This section provides a descriptive overview of college- and university-educated workers in Ontario in 2006. Data are provided at the Canada level for comparative purposes. For ease of comparison, tables for Ontario and for Canada are provided in two separate appendices (Ontario – Appendix A; Canada – Appendix B). Descriptive statistics for university and college graduates in 2006 are shown in Tables A.1 – Ontario and B.1 – Canada. The discussion begins with university graduates and follows with college graduates.

5.1 University-educated graduates with low earnings — demographics

As was noted in Table 2.1, 16% of university-educated graduates aged 25 to 64 in Ontario earned less than half of the national median income in 2006. The corresponding figure for Canada is 18%.

As might be expected given previous literature on gender differences in fields of study, industry and occupation and the amount of labour offered, university-educated females in Ontario were slightly over-represented in the three lowest employment earnings categories compared to males (ratios of 1.3, 1.2 and 1.3) and under-represented in the highest earnings category, with a ratio of 0.6 (Table A.2). Similar results are found at the Canada level (Table B.2).

The distribution across earnings categories by age was very polarized. Older university-educated adults in Ontario, particularly those aged 60 to 64, were over-represented in the lowest earnings category (ratio of 2.4). This was also true of workers aged 55 to 59 (ratio of 1.5). The higher ratios for these age groups suggest that some of these workers may have entered into retirement and that employment earnings were no longer their main source of income in 2006.

The other group that was over-represented in the lowest earnings categories in Ontario consisted of university-educated adults aged 25 to 29 (ratio of 1.4). One of the reasons why this might be is that 34% of university graduates in this age group who had low earnings reported that being a student was their main activity for the year. In addition, given their age, many would be relatively recent entrants to the labour market and it is expected that their earnings would be lower than in the case of older workers with more experience. Job-matching theory would suggest that some of them may be undergoing a period of employment instability while searching out the right job match.

University-educated workers most likely to be in the highest earnings category in Ontario in 2006 were those aged 45 to 49 and 50 to 54 (ratios of 1.4 and 1.6, respectively); they were also least likely to be in the lowest earnings category.

Who the worker lived with also had a relationship with whether or not they would be over-represented in the various earnings categories. For example, unattached individuals who were living in multi-person households and people living in 'other' family arrangements were over-represented in the lowest earnings category and under-represented in the highest earnings category. Conversely, married or common-law couples living with children under the age of 18 were slightly under-represented in the lowest earnings category and slightly over-represented in the highest.[8]

As might be expected given the literature on the challenges immigrants face in the labour market, immigrants, particularly those who had immigrated to Canada within the last ten years, were over-represented in the lowest earnings categories. In this respect, however, immigrants living in Ontario tended to be better off than in Canada as a whole. In Ontario, 20% of recent, university-educated immigrants (in Canada for 10 years or less) were in the lowest earnings category (at or below the national median employment income) in 2006, compared to 15% of their Canadian-born counterparts. Comparable figures at the Canada level were 23% of recent immigrants compared to 17% of the Canadian-born.

The earnings gap was much larger at the other end of the scale. In Ontario, only 14% of recent immigrants were in the highest earnings category, compared to 40% of the Canadian-born. A similar proportion of recent immigrants was in the highest earnings category at the Canada level in 2006 (14%); however, a smaller share of Canadians overall were in the highest earnings category, at 34%.

The Canada-level analysis also included a component that explored the extent to which differences were apparent by region. With the exception of British Columbia, university graduates' province of residence had little effect on whether or not the graduate would fall into a given earnings category. In British Columbia, however, fully 27% of university-educated adults aged 25 to 64 fell into the lowest earnings category in 2006 (Table B.2).

5.2 Low earnings university-educated graduates – what are they doing?

In Ontario, slightly more than half (52%) of low-earnings university graduates reported that working at a job or business or being self employed was their main activity in 2006 (data not shown.). The remaining 48% of this group reported taking care of children (12%), being retired (14%), being a student (13%) or other activities (9%). These shares were very similar at the Canada level.

As might be expected, those who did not list working at a job as their main activity for the year were over-represented in the lowest earnings category. Thus, 72% of retirees, 61% of students, and 46% of people who were caring for a child or a family member were in the lowest earnings category in Ontario in 2006 (Table A.3). These figures were higher at the Canada level in the case of students (71%) and people who were caring for a child or family member (53%) (Table B.3). In Ontario, just 10% of those who reported that working was their main activity for the year fell into the lowest earnings category; this figure was 11% at the Canada level.

The strength of an individual's attachment to the labour force also played a role. Workers who worked full-time for the whole year were, by far, the least likely to be in the lowest earnings category in Ontario in 2006 (ratio of 0.4), compared to part-time workers (ratio of 2.8), those with mixed schedules (ratio of 2.4) and those who did not report 'working' as their main activity for the year, though they did report non-zero earnings (ratio of 4.7).[9] These ratios are very similar at the Canada level. Of those low-earnings university graduates who were working part-time, 16% reported wanting to work full-time; in Ontario, this proportion was only 6%.

Strong differences are observed when earnings distributions are examined by major source of income. As one might expect, workers whose main source of income was wages and salaries were under-represented in the lowest earnings category in Ontario in 2006 (ratio of 0.6). Self-employed workers, on the other hand, were over-represented in the lowest earnings category (ratio of 1.7). However, workers whose main source of income was government transfers, investment income and retirement pensions had employment earnings such that they were strongly over-represented in the lowest employment-earnings category (ratios of 6.1, 4.9 and 5.2, respectively).[10]

Box 5.1

A note on self-employed workers

The earnings distribution of self-employed workers differs from that of workers who work for wages and salaries. As SLID income data is derived from tax files, this is likely related to the way in which self-employed workers report their income. Since self-employed workers are able to claim expenses for their businesses, they frequently report negative self-employment earnings. Tables A.4 and B.4 show the earnings distribution for self-employed workers versus workers who are not self-employed. As can be seen from this table, self-employed workers were over-represented in the lowest earnings category.

In this study, workers were considered self-employed if they reported that their main job[11] was as a self-employed worker. These workers have, over the past 13 years, accounted for about 16% of the total population aged 25 to 64 who earned non-zero employment income. As illustrated in Charts A.1 and B.1, this percentage has been fairly constant, although it did dip below 15% in the years 1996 to 1999. Workers who had less than a high school education were more likely to be self-employed, while college-educated workers were less likely (although in recent years, this percentage has been rising). Workers with a university education or with high school or a trade reported similar rates of self-employment to that of the total population.

Certain occupations were also associated with being in the lowest earnings category. Workers in occupations in art, culture, recreation and sport (ratio of 1.9) and in sales and service (ratio of 1.5) were over-represented in the lowest earnings category in Ontario and at the Canada level. Conversely, those who were working in occupations in management, natural and applied sciences and health were over-represented in the highest earnings category.[12]

5.3 Low earnings university-educated graduates – what did they study?

The earnings distributions of university-educated workers by field of study are shown in Table A.5 (Ontario) and Table B.5 (Canada). Overall, for most fields of study, similar proportions of the university-educated fell into the lowest earnings category in Ontario and at the Canada level. Those most likely to report low earnings were individuals who had studied psychology (ratio of 1.6 in Ontario and at the Canada level) and, at the Canada level, the humanities (Canada 1.4; Ontario: 1.1).

Having completed one's postsecondary studies outside Canada was also related to earnings. As was seen in the analysis by province, graduates who had received their degree in British Columbia were over-represented in the lowest earnings category and under-represented in the highest one. In addition, graduates who received their degree outside Canada were also over-represented in the two lowest earnings categories.

5.4 Low earnings university-educated workers – family situation

Individuals' choices regarding their participation in the labour market often are determined with respect to earnings of other family members. Data placing individuals within their family context are shown in Table A.6 (Ontario) and Table B.6 (Canada).

Among the population aged 25 to 64 in Ontario in 2006, the group that was most over-represented in the lowest earnings category was children with some employment income living at home (ratio of 2.7) followed by spouses of the major income earner (ratio of 1.7). In contrast, the major income earners were under-represented in the lowest earnings category (ratio of 0.5) and over-represented in the highest earnings category (ratio of 1.1). Findings are similar at the Canada level.

That being said, individual earnings and family income were highly correlated. Individuals in lower income families in Ontario were themselves over-represented in the low earnings category (ratio of 4.3). High-earning individuals also tended to be in families for which earnings were also high. In other words, higher earners tended to contribute to higher income families while lower earnings workers belonged to lower income families. As well, workers who came from a family where there was only one earner were over-represented in the lowest earnings category. Again, findings are similar at the Canada level.

5.5 College-educated low earners - demographics

In 2006, 24% of college-educated adults aged 25 to 64 in Ontario earned less than half the national median employment earnings (Table 2.1). Females were more likely than males to fall into the lowest earnings category (ratio of 1.3, compared to 0.7) and less likely to fall into the highest earnings category (ratio of 0.5, compared to 1.5) (Table A.7). These gaps between males and females were similar at the Canada level (Table B.7).

As was the case for those with a university education, the earnings distributions of college workers were highly polarized by age, with individuals aged 20 to 29 and those aged 55 to 59 and 60 to 64 being over-represented in the lowest earnings category in Ontario in 2006. The situation for college-educated individuals aged 55 to 59 is worthy of note. Compared to the Canada level, larger proportions of individuals in this group were found in the lowest earnings category (ratios of 1.3, Canada, and 1.5, Ontario) and smaller proportions were found in the highest earnings category (ratios of 1.2, Canada, and 1.0, Ontario). Workers aged 60 to 64 was the group that was most likely to fall into the lowest earnings category in Ontario and at the Canada level (both with ratios of 1.8).

With respect to family situation, college-educated lone-parent families and unattached individuals living in multi-person households were over-represented in the lowest earnings category in Ontario (ratios of 1.4 and 1.3, respectively). This finding differs from that found at the Canada level, where it was married or common-law couple with children who were over-represented in the lowest-income group (ratio of 1.3). At both the Ontario and Canada levels, unattached individuals in one-person households were under-represented in the lowest-income group (ratios of 0.6 and 0.7, respectively).

As in the case of those with a university education, some differences are apparent when college-educated immigrants are compared to their Canadian-born counterparts. In Ontario, college-educated immigrants who were born in Asia or in Europe were over-represented in the lowest income group (ratios of 1.3 and 1.4, respectively). Similarly, immigrants who had been in Canada for any period of time (that is, both recent and established immigrants) were slightly over-represented in the lowest income group compared to the Canadian-born.

Some small differences are apparent by province of residence, with higher proportions of the college-educated population living in Newfoundland and Labrador and in Nova Scotia being at or below half of the national median employment earning compared to other provinces (ratios of 1.4 and 1.2, respectively) and smaller proportions being in the highest earnings category (Table B.7); the ratio for Ontario was 1.1. At the other end of the scale, those with a college education in Alberta and Ontario were slightly over-represented in the highest earnings category (ratios of 1.3 and 1.1, respectively).

5.6 College-educated low earners – what are they doing?

An individual's main activities for the year play a key role in determining earnings levels. College-educated individuals who were employed, whether full-time or part-time, were under-represented in the lowest earnings category (ratio of 0.7, Ontario and Canada), compared to those whose main activity for the year was keeping house / caring for children, being retired or being a student (each with ratios close to 3.0 at both the Ontario and Canada levels) (Tables A.8 and B.8). Working hours also play a key role – college-educated individuals working full-time, full-year were least likely to be in the lowest earnings category (ratios of 0.5, Ontario and Canada), compared to those working part-time and those with mixed schedules (ratios close to 2.0, Ontario and Canada). For the small proportions of individuals who reported having some employment earnings in 2006 even though working was not their main activity for the year, those ratios were closer to 3.0.

On a related note, earnings distributions are strongly influenced by an individual's major source of income. At both the Ontario and Canada levels, individuals whose major source of income for the year consisted of wages and salaries were under-represented in the lowest earnings category (ratios of 0.5). Self-employed workers, on the other hand, were over-represented in the lowest earnings category (ratios of 2.4 for both Ontario and Canada). In both cases, these ratios were much higher than was the case for university-educated self-employed workers. Finally, individuals who reported having some employment income in 2006, but whose major source of income consisted of government transfers, investment income or income from retirement pensions were highly over-represented in the lowest earnings category.

Occupations which tended to be over-represented in the lowest earnings category among college-educated individuals were those in sales and services (Ontario and Canada) and in occupations unique to primary industry, with Ontario ranking above the Canada level (ratio of 2.2, Ontario, and 1.8, Canada).

5.7 College-educated low earners – what did they study?

Among college-level fields of study, college-educated individuals whose fields of study were in agriculture, personal and culinary services, family and consumer services, and visual and performing arts were over-represented in the lowest earnings category at both the Ontario and Canada levels (Tables A.9 and B.9). Conversely, college graduates who had studied in security and protective services, engineering, mechanics, construction trades, and precision production were over-represented in the highest earnings categories at both the Ontario and Canada levels. Notably, the 2006 Census showed that the fields of study which were over-represented in the lowest earnings category were among the top 10 fields of study for women (personal and culinary services, family and consumer services and visual and performing arts) while the fields of study that were over-represented in the highest earnings category were among the top 10 fields of study for men (mechanic and repair technologies, construction trades and precision production) (Statistics Canada 2008b). As noted earlier, gender differences in fields of study and occupation may explain in part why women are over-represented in the lowest earnings category compared to men.

5.8 Low-earnings college-graduates – family situation

College-educated workers who were the major income earner in their family were under-represented in the lowest earnings category and over-represented in the highest, whereas their spouses and children living at home were over-represented in the lowest earnings category (Tables A.10 and B.10).

Family income and worker earnings were highly correlated, with workers in lower-income families being over-represented in the lowest earnings category themselves, while individuals in high-income families were over-represented in the highest earnings category. Thus, it was not the case that low earners were living in high income families – the vast majority of them were living in families who were in the two lowest income categories.

Having identified key worker characteristics that are associated with falling into a low employment-earnings situation, the analysis now turns to considering these variables in a multivariate statistical analysis in order to determine their independent effects when controlling for the effects of the other variables in the model.

6. The many factors leading to low earnings: a multivariate analysis

The logistic regression analysis reported in this section first considers the contribution of demographic or 'given' characteristics on the probability that an individual will have employment earnings at or below the national median employment earnings in 2006. Other groups of variables are then added progressively in order to assess both their independent effects and whether they modify the effects of previously-added variables. Thus, after the demographic variables, education variables are added and finally, the work-related variables. The logic behind this approach is that one is born with certain characteristics, then one goes to school (and this has an effect on earnings) and then finally one enters the labour market.

The analysis is first performed on the entire population aged 25 to 64 who had non-zero employment earnings in 2006[13] in order to measure the relative effect of different levels of education on one's probability of falling into low earnings. The second part of the analysis focuses on college and university graduates in order to assess the effect of field of study.

Box 6.1

Logistic regression analysis

Logistic regression analysis produces odds ratios, which, in this study, are used to assess whether, other things being equal, workers with specific characteristics are more or less likely to fall into low earnings than those in another (reference) group. For example, consider the risk of low earnings for a woman as compared to a man. An odds ratio near 1.0 implies that the two groups have the same odds of falling into low earnings; an odds ratio that is less than 1.0 implies that those in the group being considered are less likely to fall into the low earnings category than the reference group; an odds ratio greater than 1.0 implies that those in the group being considered are more likely to fall into low earnings than those in the reference category. To illustrate, consider two scenarios: 1) females being the reference category and males having an odds ratio of 0.65, and 2) females being the reference category and males having an odds ratio of 1.75. The first scenario indicates that males are 0.65 as likely as females to have low earnings, whereas the second scenario indicates that males are 1.75 times as likely as females to have low earnings.

In the analysis reported here, the dependent variable equals 1 if an individual has employment earnings at or below half the national median employment earnings in 2006 and 0 otherwise.

6.1 The total population – multivariate analysis

Demographic factors

The first-order relationship between gender and the likelihood of falling into low earnings was strong. When only controlling for demographic characteristics such as age, family situation and immigration status, men were slightly less than half as likely as women to fall into a situation of low earnings (Table A.11, Column 1). This relationship was barely affected by the addition of education variables (Table A.11, Column 2) and was slightly weakened by the addition of information about major activity (Table A.11, Column 3). That the gap between men and women decreased when major activity was controlled for is not surprising, given that previous literature has found that women's earnings are affected by caregiving responsibilities, either for children or for aging parents. This was also true once occupation and industry were taken into account (Table A.11, Column 4), though the addition of occupation and industry did have the effect of slightly decreasing the difference between men and women in the likelihood of falling into low earnings. Previous research has found that women tend to work in lower-paying industries and occupations more than men; controlling for these differences results in a decrease in the gender gap in earnings.

Overall, gender retained a strong relationship with the likelihood of falling into low earnings, even after controlling for other factors. Thus, in the final model when all variables were included, gender retained an effect that was independent of other demographic factors, province, education, major activity for the year, industry, occupation and being self-employed, with women being more likely than men to fall into the lowest earnings category. That being said, the gender difference in Ontario (odds ratio for men compared to women, at 0.57; Table A.11, Column 6) was smaller than at the Canada level (odds ratio for men compared to women, at 0.49; Table B.11, Column 7).[14]

As was also observed in the descriptive analysis, the effects of age on the probability of falling into the lowest earnings category were polarized. In Ontario, individuals aged 25 to 29 were more likely than the control group (workers aged 44 to 49) to fall into the lowest earnings category in 2006. At the other end of the age spectrum, 55 to 59 year-olds were 1.79 times, and 60 to 64 year-olds were 3.43 times, as likely to be in the lowest earnings category compared to the reference group, before controlling for the influence of other variables (Table A.11, Column 1).

Education slightly accentuated these effects with both younger and older workers becoming more likely to fall into low earnings once education was taken into account (Table A.11, Column 2). Major activity helped eliminate the age effects for younger workers and workers aged 55 to 59 (Table A.11, Column 3). Once major activity was controlled for, neither 25 to 29 year-olds nor 55 to 59 year-olds were more likely to fall into low earnings than the control group. It is probable that the low earnings experienced by younger workers may be explained by the fact that for some, working was not their main activity for the year (that is, some were students) and some older workers were retired. It should be noted, that while the probability of falling into low earnings for workers aged 60 to 64 was reduced, it still remained higher than the control group (Table A.11, Column 3). However, the risk of falling into low earnings was pronounced for older and younger

workers once controlling for the effects of industry and occupation (Table A.11, Column 4) and was even more so once self-employment status was taken into account (Table A.11, Column 5).

Once controlling for the influence of all other factors, an interesting contrast between the situation in Ontario and at the Canada level emerges. Whereas at the Canada level, individuals aged 25 to 29, 30 to 34, 55 to 59 and 60 to 64 were all significantly more likely than those in age groups ranging from 35 to 54 to be in the lowest earnings category (Table B.11, Column 7), this was not the case for Ontario, where no statistically significant differences across age groups were found (Table A.11, Column 6).

Contrasts between Ontario and the Canada level are also apparent when immigrant status is considered. In the first-order model at the Canada level (Table B.11, Column 1) immigrants were more likely than non-immigrants to fall into low earnings. This was not the case for immigrants in Ontario in the first-order model (Table A.11, Column 1). In Ontario, immigrants who had been in Canada less than 30 years only became more likely to fall into low earnings once major activity was taken into account (Table A.11, Column 3). There were no such effects when controlling for education (Table A.11, Column 2) and industry / occupation (Table A.11, Column 4). When all factors were considered together in the complete model for Ontario, immigrants who had been in Canada less than 10 years were more likely than non-immigrants to be in the lowest earnings category (odds ratio of 1.84; Table A.11, Column 6). At the Canada level, both recent immigrants (in Canada for less than 10 years) (odds ratio = 1.78) and more established immigrants (odds ratio = 1.47) were more likely than non-immigrants to be in the lowest earnings category (Table B.11, Column 7).

The Canada-level analysis finds strong effects associated with living in certain provinces. Across all model specifications, individuals in the Atlantic provinces and Quebec were much more likely to fall into low earnings than individuals in Ontario (the reference group). In contrast, individuals in Alberta were significantly less likely (odds ratio = 0.77) to be in the lowest earnings category.

Education factors

Contrasts are also apparent between Ontario and the Canada level when level of education is considered. At the Canada level, education effects were strong in all models, although they were slightly mitigated once industry and occupation were accounted for (Table B.11, Column 5). In this case, after taking all other factors into account, those with less than high school completion were significantly more likely than high school or trades graduates to be in a low earnings situation (odds ratio = 1.44; Table B.11, Column 7) and college and university graduates were significantly less likely (odds ratios = 0.86 and 0.57, respectively).

In Ontario, however, education effects were different than those observed at the national level. In the first-order model (Table A.11, Column 1), while the familiar effects for workers who had not graduated from high school (at higher risk of falling into low earnings) and university graduates (at lower risk of falling into low earnings) were observed, there was no association with having a college diploma. These results were repeated once major activity and self-employment

status were taken into account (Table A.11, Columns 3 and 5). Furthermore, the effect of having less than a high school education was no longer significant once industry and occupation were taken into account (Table A.11, Column 4). Once controlling for the effect of all factors, only university degree-holders were significantly less likely than high school or trades graduates to have low earnings (odds ratio=0.51) (Table A.11, Column 6).

Labour market factors

Occupation is another important factor in understanding whether or not workers would fall into low earnings. In Ontario, as at the Canada level, compared to workers in sales (the reference group) workers in management, business administration, science, health, social science and the trades were all less likely to fall into low earnings (Tables A.11 and B.11). However, at the Canada level, workers who held an occupation unique to a primary industry were more likely than those in sales to fall into low earnings (and this relationship held even after controlling for other factors).

In terms of main activity and work schedule, it is not surprising to find that workers who did not work full time-full year or whose main activity during the year was something other than working were much more likely to fall into low earnings. This was the case for workers who reported that being self-employed was their main activity for the year as well. These effects were noted in Ontario and at the national level.

Finally, the industry in which a person worked had an effect on their odds of falling into low earnings. Workers in manufacturing, the finance industry, the professional, scientific and technical services industry and public administration were all less likely than workers in the health industry (the reference category) to fall into low earnings. Conversely, workers in the food industry were more likely to fall into low earnings.

It should be noted that when controlling for main activity, there was a large decrease in the odds ratios for 60 to 64 year-olds, falling from 3.43 (Table A.11, Column 1) to 1.83 (Table A.11, Column 3), indicating that for some, having 'retirement' listed as their major activity for the year explained some of the increased probability of falling into low earnings. Results were similar at the Canada level.

6.2 The postsecondary-educated population – multivariate analysis

In order to study the effects of field of study on the probability of falling into low earnings, it was necessary to restrict the analysis to the postsecondary-educated (that is, college and university graduates) population. Tables A.12 and B.12 show the results of this investigation.

Demographic factors

As in the case of the analysis of the entire population, a gender effect is also observed for the postsecondary-educated population. In all models except the one controlling for main activity for the year, the odds of males being in low income were about half those of females, rising to 0.57 when all variables were taken into

account. When considering the effect of main activity for the year, the analysis finds that the gender effect weakened, with the odds for males standing at 0.65 in Ontario (Table A.12, Column 4) and at 0.70 at the Canada level (Table B.12, Column 5). However, even with this weakened effect, females in Ontario and at the Canada level were still more likely than males to have low earnings.

With respect to age, in the demographic model (Table A.12, Column 1), postsecondary-educated adults aged 25 to 29 and over age 55 were more likely to fall into the lowest earnings category. This relationship remained even when controlling for whether the person had gone to college or university, their field of study, their industry and occupation and was particularly strong when controlling for self-employment status (Table A.12, Columns 2, 3, 5, and 6). As was the case for the entire population, the increased likelihood that young adults would be in the lowest income category disappeared when major activity was taken into account (Table A.12, Column 4), likely because some of them would be being students as opposed to working. Notably, the age effects disappeared for the older workers in the final model (Table A.12, Column 7) which controlled for all factors together.

Thus, in the final model, the postsecondary-educated population aged 25 to 29 was more likely than workers aged 45 to 49 (the reference category) to be in the lowest earnings category, once controlling for the impact of all other factors, with the odds being higher in Ontario (odds = 2.35, Table A.12, Column 7) than at the Canada level (odds = 1.55; Table B.12, Column 8). This was also the case for 55 to 59 and 60 to 64 year-olds at the Canada level, but not in Ontario. In Ontario, once all factors were taken into account, workers aged 55 or more were no more likely to be in the lowest earnings category than workers aged 45 to 49.

The effect of immigrant status was weaker for the postsecondary-educated population than for the general population at both the Ontario and Canada levels. At first glance, in the demographic model (Table A.12, Column 1) immigrants were no more likely than non-immigrants to fall into low earnings in Ontario. However, recent immigrants (those who had been in Canada less than 10 years) were more likely than non-immigrants to be in low earnings once educational factors such as level of education and major field of study were accounted for (Table A.12, Columns 2 and 3). This effect disappeared, however, once major activity and industry and occupation were controlled for (Table A.12, Columns 4 and 5). Notably, although the effect of being a recent immigrant was strong when controlling for self-employment status, in the final model for Ontario where all factors were accounted for, there was no significant effect of being an immigrant (Table A.12, Column 7).

The pattern for less-recent immigrants (i.e. those who had been in Canada between 10 and 29 years) was slightly different. There was a significant relationship with field of study as well as with major activity and industry / occupation (Table A.12, Column 3), signifying that if a less-recent immigrant was working and in the same industry / occupation as a Canadian worker, he or she would be more likely to fall into low earnings. This effect disappeared, however, once controlling for the influences of all other factors. Similar patterns were observed at the Canada level, though it should be noted that the effects were slightly stronger.

Nationally, provincial effects were somewhat weaker for the postsecondary-educated population than was the case for the total population aged 25 to 64. While postsecondary graduates with non-zero earnings in 2006 in Newfoundland and Labrador, Nova Scotia and New Brunswick continued to have higher odds of falling into the lowest earnings category, this was no longer the case for Prince Edward Island and Quebec. Moreover, there was no longer an Alberta advantage for postsecondary graduates compared to those living in Ontario.

Education factors

The earnings advantage of having a university education compared to having a college education was greater in Ontario than it was at the Canada level. In Ontario, the odds of falling into the lowest earnings category stood at 0.53 for university-educated individuals compared to their college-educated counterparts, once all other factors were taken into account (Table A.12, Column 7). This effect held for all of the models and became slightly weaker only once industry and occupation were accounted for. This gap between college- and university-educated individuals was smaller at the Canada level, with an odds ratio of 0.67 for university graduates compared to those with a college education (Table B.12, Column 8).

The analysis finds that, once controlling for the influence of all other factors, no one field of study stands out as being more likely than the others to lead to an individual being in a low earnings situation. At the Canada level, the only field of study that was significantly different from the reference category was leisure studies, with an odds ratio of 2.39 (Table B.12, Column 8).

Labour market factors

At the Canada level for the postsecondary-educated population, as was the case for the entire population aged 25 to 64, a worker's occupation was related to the probability of falling into low earnings. Workers in occupations in management, business administration, science, health, or the social sciences were all less likely to fall into low earnings than their counterparts working in sales occupations (the reference category) (Table B.12, Column 8). These effects continued to be significant even when other labour market characteristics were taken into account. In the case of Ontario, only occupations in management, science, and health were significantly less likely to be in a low earnings situation than those working in sales occupations (Table A.12, Column 7).

Certain industries were also associated with lower probabilities of falling into the lowest earnings category compared with the health industry (the reference category). Again, there are some differences between the findings at the Ontario and Canada levels. In the full models, at the Canada level, individuals working in primary industries, the finance industry, the professional, scientific and technical services industry and public administration were less likely than the reference group (the health industry) to fall into low earnings (Table A.12, Column 8). In contrast, individuals working in the food industry had significantly higher odds of being in the lowest earnings category. Similarly, in Ontario, the odds of falling into the lowest earnings category were significantly lower for individuals working in the finance industry, the professional, scientific and technical services industry and public administration, compared to the reference group (the health industry),

whereas the odds were significantly higher for those working in the food industry (Table A.12, Column 7).

The final set of labour market factors to be discussed consists of those relating to main activity, work schedule and self-employment status. These factors have the largest impact on the likelihood that a postsecondary graduate (either college or university) would be in the lowest earnings group in both Ontario and at the Canada level in 2006.

In Ontario, the odds of being in the lowest earnings category compared to the reference category (working was the main activity for the year) was highest for students (odds ratio of 8.61), followed by retirees (odds ratio of 8.12) and finally, by those who reported that their main activity for the year was caring for children / a family member (odds ratio of 5.96) (Table A.12, Column 7). The overall pattern was similar at the Canada level for students (odds ratio of 8.63), but the odds ratios were lower for retirees (odds ratio of 5.33) and for those caring for children or a family member (odds ratio of 4.66) (Table B.12, Column 8).

Not surprisingly, in the cases of both Ontario and Canada, those who reported that they did not work full time, full year also were several times more likely than those working full time for the year to fall into the lowest earnings category. Finally, being self-employed was also associated with much higher odds of low earnings.[15]

6.3 The working population – multivariate analysis

Reporting an activity other than working as the major activity for the year accounted for a significant amount of the explanatory power of the two previous analyses. In order to fully understand the factors behind low employment earnings, it is necessary to focus the analysis on the working population only. Therefore, the third and final set of logistic regression analyses considers 1(only those workers who reported that working was their major activity for the year and 2) postsecondary graduates who reported that working was their major activity for the year.

Demographic factors

For the total working population, the gender effect again emerges as a statistically significant factor. It was weakest when work schedule was accounted for, indicating that more women working part-time helps to explain a part of the gender effect, and strongest when controlling for self-employment status, the effect being smaller in Ontario compared to the Canada level. In Ontario, after controlling for the influence of all factors, males had significantly lower odds of being in the lowest earnings category compared to females (odds ratio of 0.60; Table A.13, Column 6); at the Canada level, the odds ratio for men was even lower, 0.46 compared to women (Table B.13, Column 7).

When considering only postsecondary graduates in the working population, the gender effect retains its significance when demographic, education and field of study are taken into account, but is no longer significant in Ontario both in the model that controls for the effect of work schedule (Table A.14, Column 4) and in the final model that takes all factors into account (Table A.14, Column 7). This is

not the case at the Canada level, however, where females have significantly higher odds of being in the lowest earnings category compared to males in all models, including the final model that takes all factors into account (odds ratio of 0.54 for men compared to women; Table B.14, Column 7).

The age effect was no longer significant for the working population in Ontario, nor was it for the working population of postsecondary graduates, with no age group being significantly more likely to be in a low earnings situation than another, once all factors were taken into account. While fairly strong age effects for workers aged 60 to 64 were observed in the preliminary models (Table A.14, Columns 1 to 5) these were no longer significant once self-employment status was accounted for, suggesting that at least part of the increased risk of older workers falling into lower earnings could be explained by their being self-employed. Thus, in the final model for Ontario, no age group in the postsecondary-educated working population was more likely to fall into low earnings than the reference category.

This was not the case at the Canada level where workers aged 55 to 59 had odds ratios of 1.33 compared to the reference group (45 to 49 year-olds) and workers aged 60 to 64 had odds ratios of 1.60 (Table B.13, Column 8). For the sub-group of postsecondary graduates in the working population at the Canada level, 60 to 64 year-olds had significantly higher odds of being in the lowest earnings category (odds ratio = 2.18; Table B.14, Column 8).

Differences between Ontario and the Canada level are also apparent when immigrant status is considered. In the interim models for the total working population in Ontario (Table A.13, Columns 1 to 5) there was no effect of being a recent immigrant. In the final model, however, recent immigrants (in Canada less than 10 years) showed higher odds of being in the lowest earnings category compared to non-immigrants (odds ratio of 2.10; Table A.13, Column 6). At the Canada level, immigrant status was highly significant in the total working population model, with odds ratios of 1.93 for recent immigrants and 1.49 for immigrants who had been in Canada for 10 to 29 years (Table B.13, Column 8). However, when considering only the postsecondary-educated working population, the immigrant effect was no longer significant at either the Ontario (Table A.14, Column 7) or the Canada (Table B.14, Column 7) levels.

Among the total working population at the Canada level, workers in Newfoundland and Labrador, Nova Scotia, New Brunswick and Quebec were all more likely to fall into low earnings compared to Ontario, whereas workers in Alberta were significantly less likely to do so (Table B.13, Column 8). In the case of the postsecondary-educated population, workers in Newfoundland and Labrador and Labrador, Nova Scotia and New Brunswick remained at higher risk of falling into the lowest earnings category compared to postsecondary-educated workers in Ontario. However, the odds ratios for postsecondary-educated workers in Quebec and Alberta were no longer significantly different from those of Ontario (Table B.14, Column 7).

Education factors

For the entire working population, education level continued to have strong effects. At the Canada level, those with high school or less were more likely to fall into low earnings than high school or trade graduates, whereas college graduates were

less likely to do so and university graduates even less so (Table B.13, Column 8). This was not the case in Ontario, however, where the only statistically significant finding was that university graduates had much lower odds of being in the lowest earnings category compared to other workers (odds ratio of 0.48; Table A.13, Column 6).

The relative advantage of university graduates over college graduates holds within the postsecondary working population as well. In Ontario, the odds ratio for university graduates compared to college graduates was 0.51 (Table A.14, Column 7) and at the Canada level, it was 0.66 (Table B.14, Column 7).

Labour market factors

Finally, and not surprisingly, working time played a major role in determining who was more likely to be in a low earnings situation, with individuals who worked on less than a full-time, full-year basis being far more likely than full-time, full-year workers to have earnings that placed them below half the national median employment earnings. Self-employed workers were also more likely than those working for an employer to report low earnings.

7. Conclusion

This study has examined the highly-educated, low-earnings populations in Ontario and at the Canada level in 2006 – who they are and what they are doing. The initial starting point was the observation that both Canada and Ontario ranked highest compared to a number of OECD countries in terms of the percentage of both college and university graduates aged 25 to 64 with non-zero earnings who earned less than half the national median employment earnings in 2006. This finding raised questions about who these low-earning postsecondary-educated individuals are and what factors might explain their low-earnings status.

We note first that, despite this international ranking, overall, college and university graduates in Ontario who are employed are under-represented in the lowest earnings category and over-represented in the two highest earnings categories – an observation that is consistent with the widely held perception that acquiring a postsecondary education still pays a dividend in Canada.

For the total working population, the gender effect emerges as a statistically significant factor. It was weakest when work schedule was accounted for, indicating that more women working part-time helps to explain a part of the gender effect, and strongest when controlling for self-employment status, the effect being smaller in Ontario compared to the Canada level. However, when considering only postsecondary-educated individuals in the working population in Ontario, the gender effect retains its significance when demographic, education and field of study are taken into account, but is no longer significant both in the model that controls for the effect of work schedule and in the final model that takes all factors into account. This is not the case at the Canada level, where females have significantly higher odds of being in the lowest earnings category compared to males in all models.

Similarly, age was not a significant factor in Ontario, whereas at the Canada level, those aged 55 to 59 and aged 60 to 64 in the working population had higher odds ratios than those in the reference group (45 to 49 year-olds) to be in the lowest earnings category. This was also the case for 60 to 64 year-olds in the sub-group of postsecondary graduates in the working population at the Canada level.

Finally, while the effect of being a recent immigrant was significant at both the Ontario and Canada levels among the total working population, the immigrant effect was no longer significant for Ontario or Canada only the postsecondary-educated working population was considered.

Another finding of note is that for the total working population at the Canada level, education level had strong effects — those with high school or less were more likely to fall into low earnings than high school or trade graduates, whereas college graduates were less likely to do so and university graduates even less so. This was not the case in Ontario, however, where the only statistically significant

finding was that university graduates had much lower odds of being in the lowest earnings category compared to other workers. The relative advantage of university graduates over college graduates held within the postsecondary working population as well, with the odds ratios for university graduates being much lower compared to college graduates at both the Ontario and Canada levels.

Overall, the key factor explaining why some individuals fell into the lowest earnings category consists of nature of the labour market attachment of these individuals. For all earners, the two most important predictors of earning less than half the national median employment earnings were: working was not their main activity for the year and self-employment status.

For the university-educated population, 42%[16] of low earners in Ontario reported an activity other than working as their main activity for the year, though they did report having had some employment earnings. Another 24% were self-employed and 7% were both self-employed and reported an activity other than working as their main activity. Once all self-employed and non-working earners were removed from the university-educated low-earnings population, the remainder was 28%. This represents about 5% of the total university-educated population in Ontario in 2006.

For the college-educated population, 34% of low earners in Ontario reported an activity other than working as their main activity for the year; 30% were self-employed; and 3% were both self-employed and reported an activity other than working as their main activity. This leaves 33% of the low-earnings group, which represents 8% of all college graduates in Ontario being in the lowest earnings category in 2006.

The fact that Ontario (and Canada) rank high compared to other OECD countries in terms of the proportion of postsecondary-educated workers earning less than half the national median employment earnings therefore raises a number of questions. Are postsecondary graduates in Canada who report employment income more likely than workers in other countries to report an activity other than working as their main activity for the year? A useful avenue for future research would be to undertake an international comparison of the characteristics of highly-educated low earners in order to determine the extent to which differences in labour market attachment behaviours contribute to this finding.

The findings reported here also raise questions about the consistency of statistical reporting practices in an international context. Do all countries report in the same way? Do all other countries include self-employed workers in their statistics, for example? Do they all include individuals who report that working was not their main activity for the year? Answers to questions such as these may help place the international standing of Ontario and Canada in a broader light. Certainly, when the focus is only on university and college graduates who reported that working was their main activity for the year, the percentages falling into low income are very much smaller, placing a very different perspective on the situation in Ontario and Canada compared to other countries.

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Appendix A

Table A.1
Descriptive statistics for variables in the study, Ontario, 2006

	Overall	College-educated	University-educated
		percent	
Highest level of educational attainment			
Less than high school	9.4	...	...
High school or trades certification	31.9	...	...
College	27.5	...	...
University	26.9	...	...
Other	4.4	...	...
Sex			
Male	53.3	49.3	53.7
Female	46.7	50.8	46.3
Age			
25 to 29	13.1	12.3	15.1
30 to 34	12.9	13.9	15.3
35 to 39	13.2	12.2	15.7
40 to 44	17.2	19.8	13.7
45 to 49	15.7	16.7	13.8
50 to 54	12.3	12.4	12.0
55 to 59	9.2	9.1	8.5
60 to 64	6.4	3.6	6.0
Family situation			
Unattached individual in one person household	10.5	8.8	12.5
Unattached individual in multi-person household	3.7	3.5	3.8
Married or common-law couple / no children	19.0	18.9	18.5
Married or common-law couple with children (all children under age 25)	41.9	45.2	41.8
Lone parent	4.9	5.6	3.6
Other	20.1	18.1	19.7
Year of immigration			
Less than 10	6.6	3.9	11.9
10 to 29	13.6	11.5	14.2
30 and over	7.7	8.2	5.7
Not an immigrant	72.1	76.4	68.2
Rural / urban			
Urban	83.8	80.5	88.6
Rural	16.2	19.5	11.4
Main activity for the year			
Working at a job or business or self-employed	85.0	85.3	85.8
Keeping house / caring for children	5.0	5.2	4.4
Retired	2.5	2.0	3.2
Student	2.1	1.4	3.4
Other	5.4	6.1	3.2

Table A.1 (continued)
Descriptive statistics for variables in the study, Ontario, 2006

	Overall	College-educated	University-educated
		percent	
Work schedule			
Full-year full-time worker	69.3	69.7	73.2
Full-year part-time worker	8.3	9.2	8.3
Mixed	18.2	18.1	14.6
Did not work	4.3	2.9	3.9
Wanted to work full-time?			
Yes	3.7	5.2	2.5
No	7.9	8.1	8.4
Not applicable	88.4	86.7	89.1
Occupation			
Management occupations	9.4	8.7	13.9
Business, finance and administrative occupations	18.6	19.4	19.1
Natural and applied sciences and related occupations	7.6	8.7	13.5
Health occupations	5.7	9.1	7.8
Occupations in social science, education, government service and religion	9.0	7.5	21.3
Occupations in art, culture, recreation and sport	2.9	3.4	5.1
Sales and service occupations	18.2	20.3	9.4
Trades, transport and equipment operators and related occupations	14.4	12.3	2.7
Occupations unique to primary industry	2.2	1.8	0.8
Occupations unique to processing, manufacturing and utilities	8.1	5.6	3.2
None	3.8	3.2	3.1
Industry			
Agriculture	1.4	1.2	0.4
Forestry, fishing, mining, oil and gas	0.9	0.8	0.6
Utilities	1.0	1.5	1.1
Construction	6.6	5.4	2.3
Manufacturing	16.3	14.6	10.2
Trade	12.4	11.3	8.8
Transportation and warehousing	5.4	4.5	2.3
Finance, insurance, real estate and leasing	6.5	5.3	9.2
Professional, scientific and technical services	8.2	8.4	15.2
Business, building and other support services	4.6	5.9	2.0
Educational services	7.5	5.0	17.7
Health care and social assistance	11.2	18.2	11.9
Information, culture and recreation	4.1	4.4	4.9
Accommodation and food services	3.8	2.9	1.5
Other services	4.0	4.3	2.7
Public administration	6.1	6.3	9.3
Field of study			
Business, management or public administration	...	14.7	23.7
Personal and leisure	...	0.4	0.6
Education	...	7.4	3.1
Arts communications and technology	...	3.5	4.5
Humanities	...	8.6	1.6
Social science	...	5.3	6.5
Science	...	7.8	1.3
Math	...	2.2	0.6
Architecture and engineering	...	13.0	19.1
Agriculture	...	1.2	3.9
Health	...	2.9	4.8
Leisure	...	1.7	0.5
Other	...	0.1	5.9
Don't know	...	31.5	23.9

Table A.1 (concluded)

Descriptive statistics for variables in the study, Ontario, 2006

	Overall	College-educated	University-educated
		percent	
Location of study			
Atlantic	...	0.8	3.0
Quebec	...	1.1	3.2
Ontario	...	88.2	64.0
Prairies	...	1.3	1.2
British Columbia	...	0.2	0.7
Outside Canada	...	8.3	28.0
Relationship to major income earner			
Major income earner	59.4	56.7	63.7
Spouse	31.2	34.7	28.2
Child	5.2	5.2	5.0
Other	4.2	3.4	3.1
Major source of income			
Wages and salaries	80.7	81.3	81.7
Self-employment income	10.9	9.4	12.4
Government transfers	4.7	5.8	1.9
Investment income	0.8	1.0	0.7
Private retirement pensions	2.2	1.6	2.6
Other income	0.8	0.9	0.6
Family income			
At or below half of the median	11.9	10.9	7.8
More than half of the median but below the median	33.7	36.2	20.2
More than the median but at or below 1.5 times the median	28.8	31.0	26.3
More than 1.5 times the median but at our below 2 times the median	14.0	13.6	21.8
More than 2 times the median	11.5	8.2	23.9

... not applicable

Note: Based on 7,784 persons aged 25 to 64 with non-negative employment earnings.

Source: Statistics Canada, Survey of Labour and Income Dynamics, 2006.

Table A.2

Percentage distribution across earnings categories of university-educated workers aged 25 to 64, by selected demographic and geographic characteristics, Ontario, 2006

	At or below half of the median	More than half the median but at or below the median	More than the median but at or below 1.5 times the median	More than 1.5 times the median but at or below 2 times the median	More than two times the median
			percent		
All	**16.3**	**15.7**	**17.0**	**14.9**	**36.1**
Sex					
Male	12.5	13.6	12.8	13.9	47.1
Female	20.7	18.2	21.8	16.0	23.3
Age					
25 to 29	23.3	25.0	25.9	18.1	7.7
30 to 34	12.2	17.8	17.3	19.1	33.6
35 to 39	13.5	19.3	15.1	17.9	34.2
40 to 44	16.5	11.1	18.7	12.8	40.9
45 to 49	11.2	13.3	15.6	8.6	51.4
50 to 54	F	7.4	13.6	16.1	56.8
55 to 59	23.8	11.3	16.8	11.7	36.4
60 to 64	38.4	F	F	9.6	30.3
Family situation					
Unattached individual in one person household	16.5	11.5	12.3	20.3	39.4
Unattached individual in multi-person household	26.5	F	F	F	30.1
Married or common-law couple / no children	16.8	14.5	17.3	19.1	32.4
Married or common-law couple with children (all children under age 25)					42.4
Lone parent	17.7	20.8	14.3	9.4	37.8
Other	21.7	17.0	22.4	14.1	24.8
Birth country					
Canada	14.9	13.2	16.1	15.9	39.9
United States, United Kingdom, Australia	21.3	F	F	15.8	41.4
Asia	15.9	25.2	23.9	11.5	23.5
Europe	19.9	20.2	19.3	13.7	26.9
Other	22.3	19.3	13.4	12.5	32.4
Year of immigration					
Less than 10	19.8	27.8	23.3	14.8	14.3
10 to 29	19.9	21.9	18.2	11.0	29.1
30 and over	14.8	F	12.6	15.4	51.6
Not an immigrant	15.2	13.2	15.9	15.8	40.0

Table A.2 (concluded)

Percentage distribution across earnings categories of university-educated workers aged 25 to 64, by selected demographic and geographic characteristics, Ontario, 2006

	At or below half of the median	More than half the median but at or below the median	More than the median but at or below 1.5 times the median	More than 1.5 times the median but at or below 2 times the median	More than two times the median
	ratio				
All	...	...	...	...	...
Sex					
Male	0.8	0.9	0.8	0.9	1.3
Female	1.3	1.2	1.3	1.1	0.6
Age					
25 to 29	1.4	1.6	1.5	1.2	0.2
30 to 34	0.7	1.1	1.0	1.3	0.9
35 to 39	0.8	1.2	0.9	1.2	0.9
40 to 44	1.0	0.7	1.1	0.9	1.1
45 to 49	0.7	0.8	0.9	0.6	1.4
50 to 54	F	0.5	0.8	1.1	1.6
55 to 59	1.5	0.7	1.0	0.8	1.0
60 to 64	2.4	F	F	0.6	0.8
Family situation					
Unattached individual in one person household	1.0	0.7	0.7	1.4	1.1
Unattached individual in multi-person household	1.6	F	F	F	0.8
Married or common-law couple / no children	1.0	0.9	1.0	1.3	0.9
Married or common-law couple with children (all children under age 25)	0.0	0.0	0.0	0.0	1.2
Lone parent	1.1	1.3	0.8	0.6	1.0
Other	1.3	1.1	1.3	0.9	0.7
Birth country					
Canada	0.9	0.8	0.9	1.1	1.1
United States, United Kingdom, Australia	1.3	F	F	1.1	1.1
Asia	1.0	1.6	1.4	0.8	0.7
Europe	1.2	1.3	1.1	0.9	0.7
Other	1.4	1.2	0.8	0.8	0.9
Year of immigration					
Less than 10	1.2	1.8	1.4	1.0	0.4
10 to 29	1.2	1.4	1.1	0.7	0.8
30 and over	0.9	F	0.7	1.0	1.4
Not an immigrant	0.9	0.8	0.9	1.1	1.1

F too unreliable to be published

... not applicable

Source: Statistics Canada, Survey of Labour and Income Dynamics, 2006.

Table A.3

Percentage distribution across earnings categories of university-educated workers aged 25 to 64, by selected employment characteristics, Ontario, 2006

	At or below half of the median	More than half the median but at or below the median	More than the median but at or below 1.5 times the median	More than 1.5 times the median but at or below 2 times the median	More than two times the median
			percent		
All	**16.3**	**15.7**	**17.0**	**14.9**	**36.1**
Main activity for the year					
Working at a job or business or self-employed	9.8	14.5	18.4	16.6	40.7
Keeping house / caring for children	45.9	29.9	F	F	F
Retired	71.9	F	F	F	F
Student	60.8	27.7	F	F	F
Other	46.0	25.9	12.6	F	F
Work schedule					
Full-year full-time worker	6.0	12.8	18.6	17.5	45.1
Full-year part-time worker	45.0	28.2	13.9	F	8.4
Mixed	38.7	26.2	14.1	F	12.9
Did not work	76.0	F	F	F	F
Wanted to work full-time?					
Yes	51.0	F	F	F	F
No	45.9	28.7	12.8	7.3	F
Not applicable	11.5	14.0	17.9	15.7	40.9
Occupation					
Management occupations	7.2	7.0	8.5	6.9	70.5
Business, finance and administrative occupations	14.7	19.2	26.8	16.5	22.8
Natural and applied sciences and related occupations	F	11.7	15.0	16.9	51.5
Health occupations	F	14.3	10.0	20.4	47.9
Occupations in social science, education, government service and religion	16.2	11.6	14.9	22.7	34.6
Occupations in art, culture, recreation and sport	31.8	F	23.4	F	18.0
Sales and service occupations	24.8	28.4	20.5	F	16.7
Trades, transport and equipment operators and related occupations	F	47.1	F	13.4	F
Occupations unique to primary industry	F	F	F	F	F
Occupations unique to processing, manufacturing and utilities	F	F	28.8	F	F
None	76.0	F	F	0.0	F
Industry					
Agriculture	F	F	F	F	F
Forestry, fishing, mining, oil and gas	F	F	F	F	F
Utilities	0.0	0.0	F	F	91.4
Construction	F	F	F	F	F
Manufacturing	14.0	12.3	21.3	F	40.6
Trade	20.7	22.9	17.4	11.7	27.4
Transportation and warehousing	F	F	F	F	F
Finance, insurance, real estate and leasing	F	9.8	23.3	14.3	46.4
Professional, scientific and technical services	12.8	15.1	17.5	16.2	38.4
Business, building and other support services	F	F	F	F	F
Educational services	18.7	16.1	13.4	17.3	34.4
Health care and social assistance	13.3	19.9	11.3	18.4	37.1
Information, culture and recreation	16.8	F	24.4	F	36.1
Accommodation and food services	F	F	F	F	F
Other services	F	F	17.0	F	F
Public administration	F	F	18.9	17.6	53.4

Table A.3 (concluded)

Percentage distribution across earnings categories of university-educated workers aged 25 to 64, by selected employment characteristics, Ontario, 2006

	At or below half of the median	More than half the median but at or below the median	More than the median but at or below 1.5 times the median	More than 1.5 times the median but at or below 2 times the median	More than two times the median
			ratio		
All	...	...	...	...	...
Main activity for the year					
Working at a job or business or self-employed	0.6	0.9	1.1	1.1	1.1
Keeping house / caring for children	2.8	1.9	F	F	F
Retired	4.4	F	F	F	F
Student	3.7	1.8	F	F	F
Other	2.8	1.6	0.7	F	F
Work schedule					
Full-year full-time worker	0.4	0.8	1.1	1.2	1.2
Full-year part-time worker	2.8	1.8	0.8	F	0.2
Mixed	2.4	1.7	0.8	F	0.4
Did not work	4.7	F	F	F	F
Wanted to work full-time?					
Yes	3.1	F	F	F	F
No	2.8	1.8	0.8	0.5	F
Not applicable	0.7	0.9	1.1	1.1	1.1
Occupation					
Management occupations	0.4	0.4	0.5	0.5	2.0
Business, finance and administrative occupations	0.9	1.2	1.6	1.1	0.6
Natural and applied sciences and related occupations	F	0.7	0.9	1.1	1.4
Health occupations	F	0.9	0.6	1.4	1.3
Occupations in social science, education, government service and religion	1.0	0.7	0.9	1.5	1.0
Occupations in art, culture, recreation and sport	1.9	F	1.4	F	0.5
Sales and service occupations	1.5	1.8	1.2	F	0.5
Trades, transport and equipment operators and related occupations	F	3.0	F	0.9	F
Occupations unique to primary industry	F	F	F	F	F
Occupations unique to processing, manufacturing and utilities	F	F	1.7	F	F
None	4.7	F	F	0.0	F
Industry					
Agriculture	F	F	F	F	F
Forestry, fishing, mining, oil and gas	F	F	F	F	F
Utilities	0.0	0.0	F	F	2.5
Construction	F	F	F	F	F
Manufacturing	0.9	0.8	1.3	F	1.1
Trade	1.3	1.5	1.0	0.8	0.8
Transportation and warehousing	F	F	F	F	F
Finance, insurance, real estate and leasing	F	0.6	1.4	1.0	1.3
Professional, scientific and technical services	0.8	1.0	1.0	1.1	1.1
Business, building and other support services	F	F	F	F	F
Educational services	1.1	1.0	0.8	1.2	1.0
Health care and social assistance	0.8	1.3	0.7	1.2	1.0
Information, culture and recreation	1.0	F	1.4	F	1.0
Accommodation and food services	F	F	F	F	F
Other services	F	F	1.0	F	F
Public administration	F	F	1.1	1.2	1.5

F too unreliable to be published

... not applicable

Source: Statistics Canada, Survey of Labour and Income Dynamics, 2006.

Table A.4

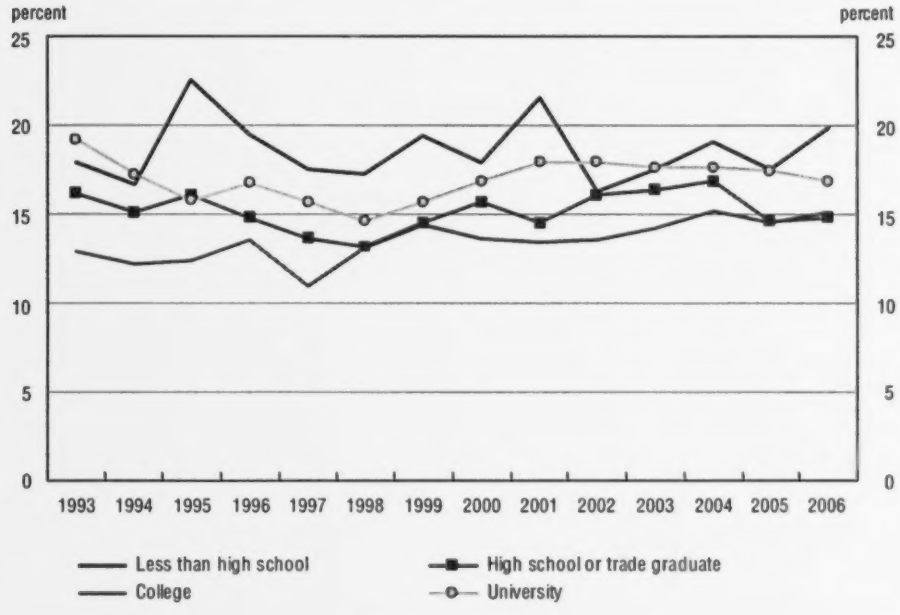
Percentage distribution of earnings, by self-employment status, Ontario, 2006

	Earnings level				
	At or below half of the median	More than half the median but at or below the median	More than the median but at or below 1.5 times the median	More than 1.5 times the median but at or below 2 times the median	More than two times the median
			percent		
Self-employed	42.3	21.9	12.3	7.7	15.9
Not self-employed	17.5	22.4	24.3	15.0	20.7

Source: Statistics Canada, Survey of Labour and Income Dynamics, 2006.

Chart A.1

Percentage of self-employed workers, by educational attainment, Ontario, 1993 to 2006



Source: Statistics Canada, Survey of Labour and Income Dynamics, 2006.

Table A.5

Percentage distribution across earnings categories of university-educated workers aged 25 to 64, by selected education characteristics, Ontario, 2006

	At or below half of the median	More than half the median but at or below the median	More than the median but at or below 1.5 times the median	More than 1.5 times the median but at or below 2 times the median	More than two times the median
			percent		
All	**16.3**	**15.7**	**17.0**	**14.9**	**36.1**
Field of study					
Social science	15.1	16.1	22.7	14.6	31.6
Humanities	18.2	20.9	19.2	16.7	24.9
Computers	F	F	F	F	62.5
Education	18.3	F	18.9	14.1	32.9
Engineering	14.6	19.2	11.7	12.6	42.0
Sciences and mathematics	14.0	16.4	16.9	16.3	36.5
Health	18.7	F	9.0	17.3	42.9
Psychology	26.1	18.3	16.9	16.9	21.8
Business	16.1	11.0	14.9	13.6	44.4
Other	14.7	14.1	18.7	14.8	37.8
Location of study					
Atlantic	F	24.6	F	F	40.9
Quebec	F	F	F	F	33.1
Ontario	14.9	15.8	16.4	15.5	37.3
Prairies	F	F	F	F	41.1
British Columbia	F	F	F	F	F
Outside Canada	23.0	20.8	20.0	14.9	21.4

	At or below half of the median	More than half the median but at or below the median	More than the median but at or below 1.5 times the median	More than 1.5 times the median but at or below 2 times the median	More than two times the median
			ratio		
All	...	...	...	...	...
Field of study					
Social science	0.9	1.0	1.3	1.0	0.9
Humanities	1.1	1.3	1.1	1.1	0.7
Computers	F	F	F	F	1.7
Education	1.1	F	1.1	0.9	0.9
Engineering	0.9	1.2	0.7	0.8	1.2
Sciences and mathematics	0.9	1.0	1.0	1.1	1.0
Health	1.1	F	0.5	1.2	1.2
Psychology	1.6	1.2	1.0	1.1	0.6
Business	1.0	0.7	0.9	0.9	1.2
Other	0.9	0.9	1.1	1.0	1.0
Location of study					
Atlantic	F	1.6	F	F	1.1
Quebec	F	F	F	F	0.9
Ontario	0.9	1.0	1.0	1.0	1.0
Prairies	F	F	F	F	1.1
British Columbia	F	F	F	F	F
Outside Canada	1.4	1.3	1.2	1.0	0.6

F too unreliable to be published

... not applicable

Source: Statistics Canada, Survey of Labour and Income Dynamics, 2006.

Table A.6

Percentage distribution across earnings categories of university-educated workers aged 25 to 64, by selected income characteristics, Ontario, 2006

	At or below half of the median	More than half the median but at or below the median	More than the median but at or below 1.5 times the median	More than 1.5 times the median but at or below 2 times the median	More than two times the median
			percent		
All	**16.3**	**15.7**	**17.0**	**14.9**	**36.1**
Relationship to major income earner					
Major income earner	8.6	11.0	13.5	16.9	50.0
Spouse	28.3	23.8	22.1	11.4	14.4
Child	43.8	20.9	21.6	11.3	2.3
Other	21.4	30.7	34.8	11.4	1.7
Major source of income					
Wages and salaries	9.3	15.2	19.2	15.9	40.5
Self-employment income	28.3	23.6	9.0	15.2	23.9
Government transfers	100.0	F	F	F	F
Investment income	79.9	F	F	F	F
Private retirement pensions	85.7	F	F	F	F
Other income	77.0	F	F	F	F
Family income					
At or below half of the median	70.5	26.6	F	F	F
More than half of the median but below the median	23.3	35.8	24.5	11.0	5.3
More than the median but at or below 1.5 times the median	12.4	15.1	22.4	25.2	24.9
More than 1.5 times the median but at our below 2 times the median	7.3	4.3	18.5	14.1	55.7
More than 2 times the median	5.3	6.3	7.9	12.2	68.4
Number of earners					
1	19.5	14.4	13.7	18.9	33.5
2	13.9	16.6	17.0	14.5	38.0
3 or more	17.9	15.5	20.4	11.4	34.9

Table A.6 (concluded)

Percentage distribution across earnings categories of university-educated workers aged 25 to 64, by selected income characteristics, Ontario, 2006

	At or below half of the median	More than half the median but at or below the median	More than the median but at or below 1.5 times the median	More than 1.5 times the median but at or below 2 times the median	More than two times the median
			ratio		
All	...	...	...	...	...
Relationship to major income earner					
Major income earner	0.5	0.7	0.8	1.1	1.4
Spouse	1.7	1.5	1.3	0.8	0.4
Child	2.7	1.3	1.3	0.8	0.1
Other	1.3	1.9	2.0	0.8	0.0
Major source of income					
Wages and salaries	0.6	1.0	1.1	1.1	1.1
Self-employment income	1.7	1.5	0.5	1.0	0.7
Government transfers	6.1	F	F	F	F
Investment income	4.9	F	F	F	F
Private retirement pensions	5.2	F	F	F	F
Other income	4.7	F	F	F	F
Family income					
At or below half of the median	4.3	1.7	F	F	F
More than half of the median but below the median	1.4	2.3	1.4	0.7	0.1
More than the median but at or below 1.5 times the median	0.8	1.0	1.3	1.7	0.7
More than 1.5 times the median but at our below 2 times the median	0.4	0.3	1.1	0.9	1.5
More than 2 times the median	0.3	0.4	0.5	0.8	1.9
Number of earners					
1	1.2	0.9	0.8	1.3	0.9
2	0.9	1.1	1.0	1.0	1.1
3 or more	1.1	1.0	1.2	0.8	1.0

F too unreliable to be published

... not applicable

Source: Statistics Canada, Survey of Labour and Income Dynamics, 2006.

Table A.7

Percentage distribution across earnings categories of college-educated workers aged 25 to 64, by selected demographic and geographic characteristics, Ontario, 2006

	At or below half of the median	More than half the median but at or below the median	More than the median but at or below 1.5 times the median	More than 1.5 times the median but at or below 2 times the median	More than two times the median
	percent				
All	**24.3**	**20.9**	**25.1**	**13.9**	**15.8**
Sex					
Male	17.6	16.0	23.8	18.5	24.2
Female	30.7	25.7	26.4	9.4	7.7
Age					
25 to 29	30.2	29.5	28.4	8.8	F
30 to 34	23.7	23.8	23.6	15.6	13.3
35 to 39	19.2	24.3	25.6	14.6	16.3
40 to 44	22.2	14.5	28.9	15.3	19.1
45 to 49	19.7	17.5	26.7	13.9	22.2
50 to 54	19.1	22.5	24.6	16.1	17.8
55 to 59	36.6	19.5	14.9	13.0	16.0
60 to 64	43.1	17.9	17.1	F	14.0
Family situation					
Unattached individual in one person household	14.8	20.7	35.9	12.7	15.9
Unattached individual in multi-person household	31.1	F	F	F	F
Married or common-law couple / no children	25.8	19.1	24.3	12.2	18.6
Married or common-law couple with children (all children under age 25)	23.4	18.7	24.8	15.6	17.5
Lone parent	33.7	24.7	18.8	12.8	10.1
Other	25.3	26.9	24.7	11.5	11.7
Birth country					
Canada	22.8	20.1	25.7	15.1	16.4
United States, United Kingdom, Australia	22.3	20.4	13.7	F	28.9
Asia	32.8	26.9	29.8	F	F
Europe	34.0	22.8	F	13.8	19.7
Other	20.9	19.1	40.2	F	F
Year of immigration					
Less than 10	28.2	F	32.4	F	F
10 to 29	28.5	27.1	23.8	F	11.5
30 and over	26.2	19.3	17.3	18.7	18.5
Not an immigrant	23.3	19.9	25.6	14.8	16.4

Table A.7 (concluded)

Percentage distribution across earnings categories of college-educated workers aged 25 to 64, by selected demographic and geographic characteristics, Ontario, 2006

	At or below half of the median	More than half the median but at or below the median	More than the median but at or below 1.5 times the median	More than 1.5 times the median but at or below 2 times the median	More than two times the median
			ratio		
All	...	...	...	...	...
Sex					
Male	0.7	0.8	0.9	1.3	1.5
Female	1.3	1.2	1.1	0.7	0.5
Age					
25 to 29	1.2	1.4	1.1	0.6	F
30 to 34	1.0	1.1	0.9	1.1	0.8
35 to 39	0.8	1.2	1.0	1.1	1.0
40 to 44	0.9	0.7	1.2	1.1	1.2
45 to 49	0.8	0.8	1.1	1.0	1.4
50 to 54	0.8	1.1	1.0	1.2	1.1
55 to 59	1.5	0.9	0.6	0.9	1.0
60 to 64	1.8	0.9	0.7	F	0.9
Family situation					
Unattached individual in one person household	0.6	1.0	1.4	0.9	1.0
Unattached individual in multi-person household	1.3	F	F	F	F
Married or common-law couple / no children	1.1	0.9	1.0	0.9	1.2
Married or common-law couple with children (all children under age 25)	1.0	0.9	1.0	1.1	1.1
Lone parent	1.4	1.2	0.7	0.9	0.6
Other	1.0	1.3	1.0	0.8	0.7
Birth country					
Canada	0.9	1.0	1.0	1.1	1.0
United States, United Kingdom, Australia	0.9	1.0	0.5	F	1.8
Asia	1.3	1.3	1.2	F	F
Europe	1.4	1.1	F	1.0	1.2
Other	0.9	0.9	1.6	F	F
Year of immigration					
Less than 10	1.2	F	1.3	F	F
10 to 29	1.2	1.3	0.9	F	0.7
30 and over	1.1	0.9	0.7	1.3	1.2
Not an immigrant	1.0	1.0	1.0	1.1	1.0

F too unreliable to be published

... not applicable

Source: Statistics Canada, Survey of Labour and Income Dynamics, 2006.

Table A.8

Percentage distribution across earnings categories of college-educated workers aged 25 to 64, by selected employment characteristics, Ontario, 2006

	At or below half of the median	More than half the median but at or below the median	More than the median but at or below 1.5 times the median	More than 1.5 times the median but at or below 2 times the median	More than two times the median
			percent		
All	**24.3**	**20.9**	**25.1**	**13.9**	**15.8**
Main activity					
Working at a job or business or self-employed	17.8	20.5	27.8	16.0	17.9
Keeping house / caring for children	76.7	17.5	F	F	F
Retired	73.9	20.4	F	F	F
Student	71.8	F	F	F	F
Other	43.0	29.5	15.9	F	F
Work schedule					
Full-year full-time worker	12.3	18.4	31.3	17.4	20.6
Full-year part-time worker	53.5	26.2	12.7	F	F
Mixed	46.1	29.8	12.0	5.4	6.8
Did not work	71.8	F	F	F	F
Wanted to work full-time?					
Yes	41.6	36.0	F	F	F
No	66.0	17.8	11.9	3.2	F
Not applicable	18.9	20.5	27.5	15.0	18.0
Occupation					
Management occupations	12.3	12.9	16.3	15.6	42.8
Business, finance and administrative occupations	20.9	25.3	31.7	14.0	8.1
Natural and applied sciences and related occupations	9.8	15.0	24.5	21.0	29.7
Health occupations	11.1	20.3	31.8	19.0	17.8
Occupations in social science, education, government service and religion	29.6	20.0	33.7	9.7	6.9
Occupations in art, culture, recreation and sport	25.5	28.8	F	F	F
Sales and Service Occupations	34.5	25.8	19.7	8.4	11.6
Trades, transport and equipment operators and related occupations	23.4	19.6	22.3	16.5	18.3
Occupations unique to primary industry	53.9	F	F	F	F
Occupations unique to processing, manufacturing and utilities	19.8	F	37.3	18.2	11.4
None	71.8	F	F	F	F
Industry					
Agriculture	61.3	F	F	F	F
Forestry, fishing, mining, oil and gas	F	F	F	F	F
Utilities	F	F	F	F	67.3
Construction	28.2	22.8	26.0	12.6	10.4
Manufacturing	9.5	15.0	32.9	18.9	23.7
Trade	31.4	21.4	22.8	9.0	15.4
Transportation and warehousing	23.5	20.9	27.1	19.8	
Finance, insurance, real estate and leasing	16.6	27.5	25.1	13.9	17.0
Professional, scientific and technical services	21.8	24.8	21.4	12.4	19.6
Business, building and other support services	37.4	26.9	16.7	F	F
Educational services	25.9	32.2	25.0	F	9.5
Health care and social assistance	20.3	21.6	31.9	14.9	11.3
Information, culture and recreation	26.5	26.6	17.8	F	13.2
Accommodation and food services	55.3	24.7	F	F	F
Other services	25.7	23.8	27.0	20.0	F
Public administration	F	F	26.6	27.2	36.2

Table A.8 (concluded)

Percentage distribution across earnings categories of college-educated workers aged 25 to 64, by selected employment characteristics, Ontario, 2006

	At or below half of the median	More than half the median but at or below the median	More than the median but at or below 1.5 times the median	More than 1.5 times the median but at or below 2 times the median	More than two times the median
	ratio				
All	...	...	...	...	...
Main activity					
Working at a job or business or self-employed	0.7	1.0	1.1	1.2	1.1
Keeping house / caring for children	3.2	0.8	F	F	F
Retired	3.0	1.0	F	F	F
Student	3.0	F	F	F	F
Other	1.8	1.4	0.6	F	F
Work schedule					
Full-year full-time worker	0.5	0.9	1.2	1.3	1.3
Full-year part-time worker	2.2	1.3	0.5	F	F
Mixed	1.9	1.4	0.5	0.4	0.4
Did not work	3.0	F	F	F	F
Wanted to work full-time?					
Yes	1.7	1.7	F	F	F
No	2.7	0.9	0.5	0.2	F
Not applicable	0.8	1.0	1.1	1.1	1.1
Occupation					
Management occupations	0.5	0.6	0.7	1.1	2.7
Business, finance and administrative occupations	0.9	1.2	1.3	1.0	0.5
Natural and applied sciences and related occupations	F	0.7	1.0	1.5	1.9
Health occupations	F	1.0	1.3	1.4	1.1
Occupations in social science, education, government service and religion	1.2	1.0	1.3	0.7	0.4
Occupations in art, culture, recreation and sport	1.1	1.4	F	F	F
Sales and service occupations	1.4	1.2	0.8	F	0.7
Trades, transport and equipment operators and related occupations	F	0.9	F	1.2	F
Occupations unique to primary industry	2.2	F	F	F	F
Occupations unique to processing, manufacturing and utilities	0.8	F	1.5	1.3	0.7
None	3.0	F	F	F	F
Industry					
Agriculture	2.5	F	F	F	F
Forestry, fishing, mining, oil and gas	F	F	F	F	F
Utilities	F	F	F	F	4.3
Construction	1.2	1.1	1.0	0.9	0.7
Manufacturing	0.4	0.7	1.3	1.4	1.5
Trade	1.3	1.0	0.9	0.6	1.0
Transportation and warehousing	1.0	1.0	1.1	1.4	0.0
Finance, insurance, real estate and leasing	0.7	1.3	1.0	1.0	1.1
Professional, scientific and technical services	0.9	1.2	0.9	0.9	1.2
Business, building and other support services	1.5	1.3	0.7	F	F
Educational services	1.1	1.5	1.0	F	0.6
Health care and social assistance	0.8	1.0	1.3	1.1	0.7
Information, culture and recreation	1.1	1.3	0.7	F	0.8
Accommodation and food services	2.3	1.2	F	F	F
Other services	1.1	1.1	1.1	1.4	F
Public administration	F	F	1.1	2.0	2.3

F too unreliable to be published

... not applicable

Source: Statistics Canada, Survey of Labour and Income Dynamics, 2006.

Table A.9

Percentage distribution across earnings categories of college-educated workers aged 25 to 64, by selected education characteristics, Ontario, 2006

	At or below half of the median	More than half the median but at or below the median	More than the median but at or below 1.5 times the median	More than 1.5 times the median but at or below 2 times the median	More than two times the median
	percent				
All	**24.3**	**20.9**	**25.1**	**13.9**	**15.8**
Field of study					
Agriculture	30.6	28.4	23.0	10.8	F
Other	24.1	22.8	25.9	11.8	15.5
Humanities	23.7	33.8	26.5	8.4	7.7
Computers	19.2	21.9	23.5	17.9	17.5
Personal and culinary services	40.7	31.5	17.6	F	F
Education	26.7	35.6	20.8	7.6	9.3
Engineering	14.2	14.4	18.7	22.7	29.9
Family and consumer services	37.7	33.2	22.8	F	F
Health	21.8	26.0	26.5	15.8	10.0
Social sciences	25.3	24.6	26.8	F	F
Security and protective services	24.4	16.9	19.9	8.0	30.8
Public administration	24.0	26.0	31.2	8.5	F
Construction	18.3	15.5	26.5	17.8	21.9
Mechanics	14.2	17.4	25.4	18.8	24.2
Precision production	13.9	15.3	31.2	18.2	21.4
Visual and performing arts	38.0	35.9	9.4	F	F
Business	22.5	24.8	24.4	14.6	13.7
Location of study					
Atlantic	28.6	26.9	21.1	15.1	8.3
Quebec	18.3	32.5	24.8	14.8	9.5
Ontario	23.4	20.5	26.2	15.4	14.6
Prairies	24.2	25.1	21.4	12.6	16.8
British Columbia	20.0	29.5	23.3	12.9	14.3
Outside Canada	32.3	26.9	26.7	F	F

Table A.9 (concluded)

Percentage distribution across earnings categories of college-educated workers aged 25 to 64, by selected education characteristics, Ontario, 2006

	At or below half of the median	More than half the median but at or below the median	More than the median but at or below 1.5 times the median	More than 1.5 times the median but at or below 2 times the median	More than two times the median
			ratio		
All	...	...	...	...	...
Field of study					
Agriculture	1.3	1.4	0.9	0.8	F
Other	1.0	1.1	1.0	0.8	1.0
Humanities	1.0	1.6	1.1	0.6	0.5
Computers	0.8	1.0	0.9	1.3	1.1
Personal and culinary services	1.7	1.5	0.7	F	F
Education	1.1	1.7	0.8	0.5	0.6
Engineering	0.6	0.7	0.7	1.6	1.9
Family and consumer services	1.6	1.6	0.9	F	F
Health	0.9	1.2	1.1	1.1	0.6
Social sciences	1.0	1.2	1.1	F	F
Security and protective services	1.0	0.8	0.8	0.6	1.9
Public administration	1.0	1.2	1.2	0.6	F
Construction	0.8	0.7	1.1	1.3	1.4
Mechanics	0.6	0.8	1.0	1.4	1.5
Precision production	0.6	0.7	1.2	1.3	1.4
Visual and performing arts	1.6	1.7	0.4	F	F
Business	0.9	1.2	1.0	1.1	0.9
Location of study					
Atlantic	1.2	1.3	0.8	1.1	0.5
Quebec	0.8	1.6	1.0	1.1	0.6
Ontario	1.0	1.0	1.0	1.1	0.9
Prairies	1.0	1.2	0.9	0.9	1.1
British Columbia	0.8	1.4	0.9	0.9	0.9
Outside Canada	1.3	1.3	1.1	F	F

F too unreliable to be published

... not applicable

Source: Statistics Canada, Survey of Labour and Income Dynamics, 2006.

Table A.10

Percentage distribution across earnings categories of college-educated workers aged 25 to 64, by selected income characteristics, Ontario, 2006

	At or below half of the median	More than half the median but at or below the median	More than the median but at or below 1.5 times the median	More than 1.5 times the median but at or below 2 times the median	More than two times the median
			percent		
All	**24.3**	**20.9**	**25.1**	**13.9**	**15.8**
Relationship to major income earner					
Major income earner	11.7	16.1	26.6	20.1	25.5
Spouse	39.5	25.6	24.5	6.5	3.9
Child	46.8	30.6	F	F	F
Other	44.4	39.0	F	F	F
Major source of income					
Wages and salaries	12.4	22.9	29.3	16.7	18.7
Self-employment income	57.9	20.7	11.7	F	F
Government transfers	97.0	F	F	F	F
Investment income	97.6	F	F	F	F
Private retirement pensions	88.2	F	F	F	F
Other income	78.7	F	F	F	F
Family earnings					
At or below half of the median	70.5	26.6	F	F	F
More than half of the median but below the median	23.3	35.8	24.5	11.0	5.3
More than the median but at or below 1.5 times the median	12.4	15.1	22.4	25.2	24.9
More than 1.5 times the median but at our below 2 times the median	7.3	4.3	18.5	14.1	55.7
More than 2 times the median	5.3	6.3	7.9	12.2	68.4
Number of earners					
1	19.5	14.4	13.7	18.9	33.5
2	13.9	16.6	17.0	14.5	38.0
3 or more	17.9	15.5	20.4	11.4	34.9

Table A.10 (concluded)

Percentage distribution across earnings categories of college-educated workers aged 25 to 64, by selected income characteristics, Ontario, 2006

	At or below half of the median	More than half the median but at or below the median	More than the median but at or below 1.5 times the median	More than 1.5 times the median but at or below 2 times the median	More than two times the median
			ratio		
All	...	...	...	...	...
Relationship to major income earner					
Major income earner	0.5	0.8	1.1	1.4	1.6
Spouse	1.6	1.2	1.0	0.5	0.2
Child	1.9	1.5	F	F	F
Other	1.8	1.9	F	F	F
Major source of income					
Wages and salaries	0.5	1.1	1.2	1.2	1.2
Self-employment income	2.4	1.0	0.5	F	F
Government transfers	4.0	F	F	F	F
Investment income	4.0	F	F	F	F
Private retirement pensions	3.6	F	F	F	F
Other income	3.2	F	F	F	F
Family earnings					
At or below half of the median	2.9	1.3	F	F	F
More than half of the median but below the median	1.0	1.7	1.0	0.8	0.3
More than the median but at or below 1.5 times the median	0.5	0.7	0.9	1.8	1.6
More than 1.5 times the median but at our below 2 times the median	0.3	0.2	0.7	1.0	3.5
More than 2 times the median	0.2	0.3	0.3	0.9	4.3
Number of earners					
1	0.8	0.7	0.5	1.4	2.1
2	0.6	0.8	0.7	1.0	2.4
3 or more	0.7	0.7	0.8	0.8	2.2

F too unreliable to be published

... not applicable

Source: Statistics Canada, Survey of Labour and Income Dynamics, 2006.

Table A.11

Adjusted odds ratios for low earnings among the entire population by demographic, education and work characteristics, Ontario, 2006

	Demographic	Education	Major activity	Industry / occupation	Self-employed	All	All without self-employed
	Column 1	Column 2	Column 3	Column 4	Column 5	Column 6	Column 7
Effect				ratio			
R -squared	0.05	0.07	0.24	0.17	0.11	0.33	0.29
Sex							
Female[1]	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Male	0.46***	0.45***	0.57***	0.52***	0.39***	0.57***	0.63***
Age							
25 to 29	1.50**	1.62**	1.09	1.48*	2.00***	1.46	1.07
30 to 34	1.09	1.17	1.09	1.21	1.22	1.20	1.12
35 to 39	0.97	1.03	0.87	0.93	1.06	0.86	0.82
40 to 44	1.25	1.25	1.20	1.15	1.32*	1.27	1.14
45 to 49[1]	1.00	1.00	1.00	1.00	1.00	1.00	1.00
50 to 54	0.81	0.81	0.78	0.80	0.82	0.80	0.81
55 to 59	1.79***	1.82***	1.26	1.79***	1.77***	1.27	1.42
60 to 64	3.43***	3.41***	1.83**	2.47***	3.21***	1.55	1.85**
Family situation							
Single	1.10	1.14	1.29	0.98	1.18	1.11	1.02
Married without kids	0.88	0.88	0.88	0.79	0.87	0.81	0.79
Married with kids[1]	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Lone parent family	1.21	1.19	1.15	1.17	1.17	1.07	1.08
Other	1.37**	1.36**	1.30	1.17	1.42**	1.19	1.11
Years since immigration							
Not an immigrant[1]	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Less than 10 years	1.37	1.58	1.60*	1.52	1.69*	1.84*	1.65
10 to 29 years	1.21	1.23	1.43*	1.33	1.19	1.39	1.52*
More than 30 years	0.92	0.89	0.88	0.88	0.83	0.77	0.90
Educational attainment							
Less than high school	...	1.58***	1.50**	1.23	1.56***	1.22	1.19
High school or trades graduate[1]	...	1.00	1.00	1.00	1.00	1.00	1.00
College	...	0.92	0.89	0.98	0.91	0.94	0.95
University	...	0.52***	0.46***	0.63**	0.48***	0.51***	0.57***
Main activity							
Working[1]	...	...	1.00	...	...	1.00	1.00
Caring for child or family member	...	...	3.81***	...	...	4.06***	3.55***
Retired	...	...	5.67***	...	...	6.53***	5.16***
Student	...	...	4.66***	...	...	5.07***	4.40***
Other	...	...	2.03***	...	...	2.28***	2.07***
Work schedule							
Full-time full-year[1]	...	...	1.00	...	...	1.00	1.00
Not full-time full-year	...	...	6.25***	...	...	7.44***	6.11***
Occupation							
Management	...	...	...	0.39***	...	0.24***	0.47***
Business administration	...	...	...	0.48***	...	0.57**	0.50***
Science	...	...	...	0.27***	...	0.30**	0.26***
Sales[1]	...	...	...	1.00	...	1.00	1.00
Health	...	...	...	0.23	...	0.17***	0.20***
Social science	...	...	...	0.67	...	0.58*	0.68
Arts and recreation	...	...	...	1.06	...	0.55	1.26
Trades	...	...	...	0.51***	...	0.50**	0.53**
Primary	...	...	...	1.45	...	0.88	1.98
Process	...	...	...	1.20	...	0.92	0.90

Table A.11 (concluded)

Adjusted odds ratios for low earnings among the entire population by demographic, education and work characteristics, Ontario, 2006

	Demographic	Education	Major activity	Industry / occupation	Self-employed	All	All without self-employed
	Column 1	Column 2	Column 3	Column 4	Column 5	Column 6	Column 7
Effect				ratio			
Industry							
Agriculture	...	...	...	0.97	...	0.98	1.19
Primary industries	...	...	...	0.66	...	0.63	0.50
Utilities	...	...	...	0.05	...	0.09	0.07
Construction	...	...	...	1.09	...	0.69	1.08
Health[1]	...	...	...	1.00	...	1.00	1.00
Manufacturing	...	...	...	0.28***	...	0.37*	0.33**
Trade	...	...	...	0.89	...	0.90	0.88
Transport	...	...	...	0.80	...	0.55	0.81
Finance	...	...	...	0.46*	...	0.30**	0.43*
Professional, science and technical services	...	...	...	0.78	...	0.41*	0.76
Business, building and other support services	...	...	...	1.33	...	0.83	1.19
Education	...	...	...	0.69	...	0.79	0.62
Culture	...	...	...	0.83	...	0.85	0.78
Food industry	...	...	...	2.21*	...	2.79*	2.55*
Other	...	...	...	1.02	...	0.73	0.97
Public administration	...	...	...	0.23***	...	0.35**	0.25***
Self-employment status							
Not self-employed[1]	...	...	...	...	1.00	1.00	
Self-employed	...	...	...	...	3.62***	8.25***	

... not applicable

* $p \leq 0.05$

** $p \leq 0.01$

*** $p \leq 0.001$

1. Reference category.

Note: Based on 7,784 respondents.

Source: Statistics Canada, Survey of Labour and Income Dynamics, 2006.

Table A.12

Adjusted odds ratios for low earnings among the postsecondary-educated population by demographic, education and work characteristics, Ontario, 2006

	Demographic	Education	Field of study	Major activity	Industry / occupation	Self-employed	All	All without self-employed
	Column 1	Column 2	Column 3	Column 4	Column 5	Column 6	Column 7	Column 8
Effect	ratio							
R -squared	0.05	0.06	0.07	0.22	0.17	0.12	0.32	0.27
Sex								
Female[1]	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Male	0.50***	0.50***	0.51***	0.65*	0.53***	0.45***	0.57**	0.65*
Age								
25 to 29	2.01**	2.16***	2.13**	1.52	2.00**	2.93***	2.35*	1.40
30 to 34	1.23	1.31	1.23	1.11	1.40	1.44	1.61	1.19
35 to 39	1.00	1.06	1.03	0.84	1.01	1.11	0.93	0.85
40 to 44	1.31	1.29	1.30	1.21	1.25	1.46	1.45	1.13
45 to 49[1]	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
50 to 54	0.80	0.81	0.81	0.85	0.86	0.86	0.94	0.87
55 to 59	2.71***	2.87***	2.88***	1.87*	2.88***	2.78***	1.84	2.01*
60 to 64	4.58***	5.38***	5.33***	2.88**	4.09***	5.11***	2.47	2.83**
Family situation								
Single	0.91	0.96	0.93	1.12	0.84	0.96	1.05	0.95
Married without kids	0.82	0.81	0.80	0.85	0.70	0.80	0.73	0.75
Married with kids[1]	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Lone parent family	1.31	1.30	1.28	1.53	1.35	1.22	1.56	1.51
Other	1.02	1.02	1.01	1.11	0.87	1.08	1.01	0.94
Years in Canada								
Not an immigrant[1]	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Less than 10 years	1.49	1.79*	1.91*	1.70	1.67	2.20*	1.87	1.58
10 to 29 years	1.39	1.47	1.54*	1.66*	1.76**	1.44	1.61	1.91
More than 30 years	0.87	0.83	0.85	0.84	0.88	0.80	0.76	0.87*
Educational attainment								
College[1]	...	1.00	1.00	1.00	1.00	1.00	1.00	1.00
University	...	0.55***	0.56***	0.53***	0.68*	0.49***	0.53**	0.63*
Field of study								
Business, management or public administration[1]	...	...	1.00	1.00	1.00	1.00	1.00	1.00
Personal and leisure	...	...	1.62	1.62	1.48	1.54	1.30	1.31
Education	...	...	1.04	1.02	0.86	1.17	0.91	0.83
Arts communications and technology	...	...	1.97*	2.48*	1.97	1.25	1.60	2.19
Humanities	...	...	1.31	1.44	1.22	1.51	1.63	1.29
Social science	...	...	0.83	1.00	0.65	0.76	0.81	0.80
Science	...	...	0.68	0.47	0.67	0.76	0.43	0.50
Math	...	...	0.58	0.52	0.43	0.65	0.52	0.40
Architecture and engineering	...	...	0.89	1.16	0.99	0.88	1.37	1.23
Agriculture	...	...	1.75	2.24	1.14	1.40	1.21	1.32
Health	...	...	0.85	0.97	1.22	0.85	1.26	1.23
Leisure	...	...	3.08*	2.69	2.19	2.88*	1.47	1.93
Other	...	...	0.00***	0.00***	0.00***	0.00***	0.00***	0.00***
Major activity								
Working[1]	...	...	...	1.00	...	...	1.00	1.00
Caring for child or family member	...	...	...	5.25***	...	...	5.96***	4.97***
Retired	...	...	...	5.05***	...	...	8.12***	5.79***
Student	...	...	...	6.38***	...	...	8.61***	6.62***
Other	...	...	...	1.82*	...	...	2.08*	1.75

Table A.12 (concluded)

Adjusted odds ratios for low earnings among the postsecondary-educated population by demographic, education and work characteristics, Ontario, 2006

	Demographic	Education	Field of study	Major activity	Industry / occupation	Self-employed	All	All without self-employed
	Column 1	Column 2	Column 3	Column 4	Column 5	Column 6	Column 7	Column 8
Effect	ratio							
Work schedule								
Full-time full-year[1]	...	...	...	1.00	...	...	1.00	1.00
Not full-time full-year	...	...	...	5.23***	...	...	6.01***	4.98***
Occupation								
Management	...	...	...	...	0.33***	...	0.18***	0.36**
Business administration	...	...	...	...	0.60*	...	0.86	0.66
Science	...	...	...	...	0.29**	...	0.33*	0.26**
Sales[1]	...	...	...	...	1.00	...	1.00	1.00
Health	...	...	...	...	0.16***	...	0.11***	0.14***
Social science	...	...	...	...	0.67	...	0.61	0.66
Arts and recreation	...	...	...	...	1.02	...	0.52	1.02
Trades	...	...	...	...	0.84	...	0.74	0.85
Primary	...	...	...	...	2.59	...	2.71	3.66
Process	...	...	...	...	1.78	...	1.47	1.41
Industry								
Agriculture	...	...	...	...	1.32	...	0.49	1.28
Primary industries	...	...	...	...	1.25	...	0.93	0.76
Utilities	...	...	...	...	0.09	...	0.15	0.10
Construction	...	...	...	...	1.39	...	1.11	1.60
Health[1]	...	...	...	...	1.00	...	1.00	1.00
Manufacturing	...	...	...	...	0.33*	...	0.45	0.37*
Trade	...	...	...	...	1.08	...	1.11	0.99
Transport	...	...	...	...	0.78	...	0.62	0.72
Finance	...	...	...	...	0.40*	...	0.23**	0.36*
Professional, science and technical services	...	...	...	...	0.82	...	0.38*	0.80
Business, building and other support services	...	...	...	...	1.28	...	0.61	1.16
Education	...	...	...	...	0.83	...	0.95	0.72
Culture	...	...	...	...	0.87	...	0.96	0.83
Food industry	...	...	...	...	2.64*	...	2.13	2.47
Other	...	...	...	...	0.94	...	0.75	0.93
Public administration	...	...	...	...	0.22***	...	0.34*	0.22**
Self-employment status								
Not self-employed[1]	...	...	...	...	...	1.00	1.00	...
Self-employed	...	...	...	...	...	4.41***	11.06***	...

... not applicable

* $p \leq 0.05$

** $p \leq 0.01$

*** $p \leq 0.001$

1. Reference category.

Note: Based on 4,131 respondents.

Source: Statistics Canada, Survey of Labour and Income Dynamics, 2006.

Table A.13

Adjusted odds ratios for low earnings among the total working population by demographic, education and work characteristics, Ontario, 2006

	Demographic	Education	Work schedule	Industry / occupation	Self-employed	All	All without self-employed
	Column 1	Column 2	Column 3	Column 4	Column 5	Column 6	Column 7
Effect				ratio			
R - squared	0.03	0.04	0.13	0.11	0.11	0.25	0.19
Sex							
Female[1]	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Male	0.53***	0.52***	0.63***	0.58***	0.41***	0.60**	0.69*
Age							
25 to 29	1.03	1.10	0.84	1.02	1.46*	1.09	0.79
30 to 34	1.07	1.15	1.07	1.11	1.17	1.04	1.05
35 to 39	0.97	1.01	0.89	0.89	1.01	0.78	0.79
40 to 44	1.15	1.14	1.13	1.05	1.20	1.13	1.05
45 to 49[1]	1.00	1.00	1.00	1.00	1.00	1.00	1.00
50 to 54	0.74	0.75	0.78	0.77	0.73	0.75	0.79
55 to 59	1.31	1.31	1.30	1.38	1.13	1.12	1.41
60 to 64	1.72*	1.71*	1.69*	1.71*	1.28	1.26	1.73*
Family situation							
Single	1.35	1.43*	1.44*	1.19	1.61**	1.33	1.15
Married without kids	0.80	0.81	0.78	0.78	0.79	0.73	0.72
Married with kids[1]	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Lone parent family	1.38	1.38	1.24	1.30	1.35	1.10	1.13
Other	1.33	1.33	1.28	1.17	1.42*	1.23	1.11
Years in Canada							
Not an immigrant[1]	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Less than 10 years	1.29	1.56	1.67	1.62	1.79	2.10*	1.79
10 to 29 years	1.31	1.35	1.51*	1.43*	1.28	1.42	1.57*
More than 30 years	1.07	1.04	1.01	1.03	0.90	0.84	1.01
Educational attainment							
Less than high school	...	1.35	1.36	1.03	1.26	1.05	1.03
High school or trades[1]	...	1.00	1.00	1.00	1.00	1.00	1.00
College	...	0.90	0.92	0.96	0.86	0.96	0.99
University	...	0.43***	0.44***	0.57**	0.36***	0.48**	0.56**
Work schedule							
Full-time full-year[1]	...	...	1.00	...	...	1.00	1.00
Not full-time full-year	...	...	6.74***	...	...	8.85***	6.75***
Don't know	...	...	0.69	...	...	0.62	0.71
Occupation							
Management	...	...	...	0.43***	...	0.28***	0.56**
Business administration	...	...	...	0.41***	...	0.53**	0.46***
Science	...	...	...	0.17***	...	0.23**	0.18***
Sales[1]	...	...	...	1.00	...	1.00	1.00
Health	...	...	...	0.18***	...	0.15***	0.18***
Social science	...	...	...	0.58*	...	0.58	0.72
Arts and recreation	...	...	...	1.00	...	0.47	1.27
Trades	...	...	...	0.51**	...	0.45**	0.52**
Primary	...	...	...	1.57	...	0.96	2.42
Process	...	...	...	0.66	...	0.67	0.68
Not applicable	...	...	...	3.74	...	2.85	1.88

Table A.13 (concluded)

Adjusted odds ratios for low earnings among the total working population by demographic, education and work characteristics, Ontario, 2006

	Demographic	Education	Work schedule	Industry / occupation	Self-employed	All	All without self-employed
	Column 1	Column 2	Column 3	Column 4	Column 5	Column 6	Column 7
Effect				ratio			
Industry							
Agriculture	...	...	...	0.87	...	0.83	1.01
Primary industries	...	...	...	0.43	...	0.42	0.35
Utilities	...	...	...	0.00***	...	0.00***	0.00***
Construction	...	...	...	0.99	...	0.65	1.11
Health[1]	...	...	...	1.00	...	1.00	1.00
Manufacturing	...	...	...	0.28**	...	0.42	0.35*
Trade	...	...	...	0.69	...	0.83	0.83
Transport	...	...	...	0.67	...	0.57	0.86
Finance	...	...	...	0.39**	...	0.29**	0.46
Professional, science and technical services	...	...	...	0.71	...	0.41*	0.82
Business, building and other support services	...	...	...	1.01	...	0.77	1.16
Education	...	...	...	0.52*	...	0.70	0.53
Culture	...	...	...	0.75	...	0.81	0.74
Food industry	...	...	...	1.92	...	2.79*	2.53*
Other	...	...	...	0.85	...	0.75	1.09
Public administration	...	...	...	0.13**	...	0.27*	0.17**
Don't know	...	...	...	0.46	...	0.24	0.38
Self-employment status							
Not self-employed[1]	...	...	...	...	1.00	1.00	...
Self-employed	...	...	...	...	6.51***	10.33***	...

... not applicable

* $p \leq 0.05$

** $p \leq 0.01$

*** $p \leq 0.001$

1. Reference category.

Note: Based on 6,657 respondents.

Source: Statistics Canada, Survey of Labour and Income Dynamics, 2006.

Table A.14

Adjusted odds ratios for low earnings among the postsecondary-educated working population by demographic, education and work characteristics, Ontario, 2006

	Demographic	Education	Field of study	Work schedule	Industry / occupation	Self-employed	All	All without self-employed
	Column 1	Column 2	Column 3	Column 4	Column 5	Column 6	Column 7	Column 8
Effect	ratio							
R - squared	0.02	0.04	0.06	0.13	0.13	0.14	0.25	0.18
Sex								
Female[1]	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Male	0.64**	0.66**	0.61**	0.76	0.62*	0.48***	0.62	0.77
Age								
25 to 29	1.49	1.58	1.57	1.20	1.39	2.61***	1.70	1.02
30 to 34	1.29	1.36	1.28	1.21	1.32	1.65**	1.57	1.23
35 to 39	0.92	0.96	0.96	0.82	0.94	1.04	0.83	0.84
40 to 44[1]	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
45 to 49	1.23	1.19	1.21	1.17	1.18	1.40	1.32	1.12
50 to 54	0.82	0.83	0.84	0.87	0.90	0.86	0.87	0.90
55 to 59	1.75	1.85*	1.86*	1.73	1.98*	1.50	1.34	1.82
60 to 64	2.51*	3.00**	3.17**	3.14**	2.99**	2.36	2.20	2.95*
Family situation								
Single	1.15	1.27	1.23	1.32	1.06	1.43	1.37	1.10
Married without kids	0.83	0.83	0.80	0.80	0.76	0.77	0.69	0.73
Married with kids[1]	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Lone parent family	1.80	1.81	1.94*	1.87	1.86	1.81	1.78	1.76
Other	0.97	0.98	0.97	1.03	0.84	1.10	1.07	0.92
Years in Canada								
Not an immigrant[1]	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Less than 10 years	1.24	1.58	1.60	1.57	1.40	2.26	1.92	1.46
10 to 29 years	1.84**	1.99**	2.02**	1.98**	2.25**	1.95**	1.86	2.23**
More than 30 years	1.10	1.01	1.04	0.95	1.03	0.93	0.78	0.90
Educational attainment								
College[1]	...	1.00	1.00	1.00	1.00	1.00	1.00	1.00
University	...	0.46***	0.52***	0.53***	0.68	0.40***	0.51**	0.65
Field of study								
Business, management or public administration[1]	...	...	1.00	1.00	1.00	1.00	1.00	1.00
Personal and leisure	...	...	1.81	1.58	1.57	1.62	1.19	1.27
Education	...	...	0.44	0.38	0.33	0.50	0.30	0.30
Arts communications and technology	...	...	2.56**	2.45*	2.37*	1.24	1.38	2.19
Humanities	...	...	1.42	1.32	1.26	1.97	1.71	1.24
Social science	...	...	0.71	0.75	0.56	0.62	0.58	0.60
Science	...	...	0.28	0.26	0.32	0.35	0.27	0.27
Mathematics	...	...	0.07	0.08	0.06	0.10	0.13	0.06
Architecture and engineering	...	...	0.94	1.01	1.02	0.90	1.19	1.13
Agriculture	...	...	2.08	2.62*	1.08	1.39	1.14	1.29
Health	...	...	0.78	0.86	1.00	0.72	0.77	0.92
Leisure	...	...	2.14	1.77	1.38	1.52	0.65	1.20
Other	...	...	0.00***	0.00***	0.00***	0.00***	0.00***	0.00***
Work schedule								
Full-time full-year[1]	...	...	...	1.00	...	...	1.00	1.00
Not full-time full-year	...	...	...	6.06***	...	...	7.98***	6.03***

Table A.14 (concluded)

Adjusted odds ratios for low earnings among the postsecondary-educated working population by demographic, education and work characteristics, Ontario, 2006

	Demographic	Education	Field of study	Work schedule	Industry / occupation	Self-employed	All	All without self-employed
	Column 1	Column 2	Column 3	Column 4	Column 5	Column 6	Column 7	Column 8
Effect	ratio							
Occupation								
Management	...	...	...	...	0.32**	...	0.19**	0.37*
Business administration	...	...	...	...	0.49*	...	0.74	0.54
Science	...	...	...	...	0.18*	...	0.23	0.17*
Sales[1]	...	...	...	...	1.00	...	1.00	1.00
Health	...	...	...	...	0.11***	...	0.08***	0.10***
Social science	...	...	...	...	0.54	...	0.53	0.61
Arts and recreation	...	...	...	...	0.83	...	0.48	1.02
Trades	...	...	...	...	0.76	...	0.65	0.76
Primary	...	...	...	...	1.82	...	2.26	2.74
Process	...	...	...	...	1.10	...	1.23	1.27
Industry								
Agriculture	...	...	...	...	2.03	...	0.52	1.75
Primary industries	...	...	...	...	0.94	...	0.57	0.56
Utilities	...	...	...	...	0.00***	...	0.00***	0.00***
Construction	...	...	...	...	1.33	...	0.90	1.53
Health[1]	...	...	...	...	1.00	...	1.00	1.00
Manufacturing	...	...	...	...	0.37	...	0.54	0.42
Trade	...	...	...	...	0.88	...	1.07	0.95
Transport	...	...	...	...	0.88	...	1.31	1.24
Finance	...	...	...	...	0.32*	...	0.22*	0.39
Professional, science and technical services	...	...	...	...	0.84	...	0.42	1.00
Business, building and other support services	...	...	...	...	1.20	...	0.69	1.31
Education	...	...	...	...	0.79	...	1.19	0.84
Culture	...	...	...	...	0.83	...	0.85	0.75
Food industry	...	...	...	...	2.31	...	2.57	3.10
Other	...	...	...	...	0.76	...	0.65	0.88
Public administration	...	...	...	...	0.08	...	0.22	0.12
Self-employment status								
Not self-employed	...	...	...	...	...	1.00	1.00	...
Self-employed	...	...	...	...	...	9.10***	15.06***	...

... not applicable

* $p \leq 0.05$

** $p \leq 0.01$

*** $p \leq 0.001$

1. Reference category.

Note: Based on 3,550 respondents.

Source: Statistics Canada, Survey of Labour and Income Dynamics, 2006.

Appendix B

Table B.1
Descriptive statistics, Canada, 2006

	Overall	College-educated	University-educated
		percent	
Highest level of educational attainment			
Less than high school	10.9	...	...
High school or trades certification	37.1	...	...
College	25.0	...	...
University	23.8	...	...
Other	3.2	...	...
Sex			
Male	53.3	48.1	51.4
Female	46.7	52.0	48.6
Age			
25 to 29	13.4	14.1	15.0
30 to 34	12.9	14.3	14.6
35 to 39	13.1	12.6	15.6
40 to 44	15.8	17.6	14.9
45 to 49	15.4	16.5	13.0
50 to 54	13.2	12.5	12.1
55 to 59	9.8	8.4	8.9
60 to 64	6.3	4.1	5.9
Family situation			
Unattached individual in one person household	11.9	11.5	13.7
Unattached individual in multi-person household	4.1	4.1	4.5
Married or common-law couple / no children	22.4	21.0	20.8
Married or common-law couple with children (all children under age 25)	40.2	43.2	42.2
Lone parent	5.2	6.0	3.7
Other	16.3	14.3	15.0
Year of immigration			
Less than 10	4.9	3.2	9.0
10 to 29	9.2	8.5	10.3
30 and over	5.4	5.3	5.4
Not an immigrant	80.6	83.0	75.3
Province of residence			
Newfoundland and Labrador	1.6	1.5	1.0
Prince Edward Island	0.4	0.6	0.3
Nova Scotia	2.8	2.7	2.8
New Brunswick	2.2	2.4	1.8
Quebec	23.5	20.2	22.1
Ontario	38.6	42.4	43.6
Manitoba	3.4	3.4	2.9
Saskatchewan	2.8	2.5	2.1
Alberta	11.2	11.4	10.3
British Columbia	13.4	13.0	13.3

Table B.1 (continued)
Descriptive statistics, Canada, 2006

	Overall	College-educated	University-educated
		percent	
Rural / urban			
Urban	80.9	79.9	87.8
Rural	19.1	20.1	12.3
Main activity for the year			
Working at a job or business or self-employed	84.7	86.4	85.6
Keeping house / caring for children	4.6	4.8	4.3
Retired	2.8	2.0	3.1
Student	2.3	1.7	3.8
Other	5.5	5.2	3.2
Work schedule			
Full-year full-time worker	69.3	69.7	73.2
Full-year part-time worker	8.3	9.2	8.3
Mixed	18.2	18.1	14.6
Did not work	4.3	2.9	3.9
Wanted to work full-time?			
Yes	3.7	4.5	2.9
No	8.4	8.8	9.4
Not applicable	87.9	86.7	87.7
Occupation			
Management occupations	9.4	8.6	14.2
Business, finance and administrative occupations	17.9	20.3	17.4
Natural and applied sciences and related occupations	7.2	9.5	12.4
Health occupations	6.0	10.1	8.4
Occupations in social science, education, government service and religion	8.7	7.2	23.4
Occupations in art, culture, recreation and sport	3.0	3.7	5.2
Sales and service occupations	19.2	19.3	9.8
Trades, transport and equipment operators and related occupations	14.8	11.6	2.6
Occupations unique to primary industry	3.3	2.7	1.0
Occupations unique to processing, manufacturing and utilities	6.3	4.3	1.9
None	4.2	2.9	3.7
Industry			
Agriculture	1.9	1.6	0.5
Forestry, fishing, mining, oil and gas	2.3	2.1	1.4
Utilities	0.9	1.4	1.3
Construction	6.8	5.2	2.0
Manufacturing	13.6	12.2	7.9
Trade	13.3	11.9	7.9
Transportation and warehousing	5.2	4.2	2.3
Finance, insurance, real estate and leasing	5.9	6.1	7.9
Professional, scientific and technical services	7.3	8.1	14.2
Business, building and other support services	4.3	4.9	2.4
Educational services	7.6	5.0	19.9
Health care and social assistance	11.9	19.1	13.2
Information, culture and recreation	4.4	4.9	5.7
Accommodation and food services	4.3	2.9	2.0
Other services	4.3	4.0	2.7
Public administration	5.9	6.4	8.9
Field of study			
Business, management or public administration	...	23.5	16.2
Personal and leisure	...	6.3	0.4
Education	...	3.2	10.8
Arts communications and technology	...	4.2	3.6
Humanities	...	2.0	7.5
Social science	...	5.4	5.5

Table B.1 (concluded)
Descriptive statistics, Canada, 2006

	Overall	College-educated	University-educated
		percent	
Science	...	1.5	7.1
Math	...	1.5	2.2
Architecture and engineering	...	17.6	10.8
Agriculture	...	3.4	1.8
Health	...	5.3	3.2
Leisure	...	0.5	1.5
Other	...	0.1	0.1
Don't know	...	25.5	29.4
Location of study			
Atlantic	...	7.1	6.6
Quebec	...	20.5	19.6
Ontario	...	38.5	31.8
Prairies	...	16.5	11.9
British Columbia	...	10.4	8.3
Outside Canada	...	7.0	21.8
Relationship to major income earner			
Major income earner	61.1	59.3	65.5
Spouse	31.5	34.2	28.2
Child	4.0	4.0	4.1
Other	3.4	2.5	2.2
Major source of income			
Wages and salaries	80.1	82.8	82.0
Self-employment income	9.9	8.5	10.6
Government transfers	5.9	5.6	2.7
Investment income	1.1	1.0	1.1
Private retirement pensions	2.2	1.4	2.8
Other income	0.9	0.8	0.9
Family income			
At or below half of the median	13.7	11.7	8.0
More than half of the median but below the median	36.3	38.0	22.7
More than the median but at or below 1.5 times the median	27.5	29.4	28.9
More than 1.5 times the median but at our below 2 times the median	12.8	13.1	20.2
More than 2 times the median	9.7	7.8	20.2

... not applicable

Note: Based on 27,717 persons aged 25 to 64 with non-negative employment earnings.

Source: Statistics Canada, Survey of Labour and Income Dynamics, 2006.

Table B.2

Percentage distribution across earnings categories of university-educated workers aged 25 to 64, by selected demographic and geographic characteristics, Canada, 2006

	At or below half of the median	More than half the median but at or below the median	More than the median but at or below 1.5 times the median	More than 1.5 times the median but at or below 2 times the median	More than two times the median
			percent		
All	**17.9**	**16.0**	**17.5**	**16.8**	**31.7**
Sex					
Male	14.8	13.1	13.4	15.7	43.0
Female	21.3	19.1	21.9	18.0	19.8
Age					
25 to 29	24.0	24.5	29.7	14.5	7.3
30 to 34	14.5	19.9	21.2	20.1	24.4
35 to 39	15.9	16.9	17.0	21.0	29.3
40 to 44	15.5	12.7	14.7	18.1	39.0
45 to 49	11.6	13.6	15.6	13.4	45.9
50 to 54	9.3	11.8	12.5	17.8	48.5
55 to 59	24.1	11.4	14.0	15.4	35.1
60 to 64	45.3	12.0	6.0	8.1	28.7
Family situation					
Unattached individual in one person household	18.7	15.0	16.7	19.1	30.5
Unattached individual in multi-person household	29.6	16.4	18.5	13.7	21.8
Married or common-law couple / no children	18.2	14.3	17.4	17.4	32.8
Married or common-law couple with children (all children under age 25)	13.9	15.9	16.5	17.3	36.5
Lone parent	15.8	19.5	18.5	17.9	28.4
Other	25.3	18.6	20.9	13.4	21.8
Birth country					
Canada	16.8	14.0	17.5	17.7	34.1
United States, United Kingdom, Australia	20.4	9.5	11.4	20.5	38.3
Asia	19.9	25.3	22.3	11.9	20.6
Europe	21.6	17.0	18.1	16.3	27.0
Other	22.0	28.1	13.7	13.0	23.2
Year of immigration					
Less than 10	23.3	28.8	20.9	15.1	11.9
10 to 29	19.3	21.8	18.9	13.1	26.9
30 and over	19.1	8.6	11.3	17.2	43.8
Not an immigrant	16.9	14.2	17.4	17.6	33.9
Province of residence					
Newfoundland and Labrador	20.6	11.1	13.7	26.2	28.4
Prince Edward Island	19.4	17.3	21.1	22.3	20.0
Nova Scotia	20.1	16.2	19.4	15.1	29.2
New Brunswick	18.0	12.5	19.3	24.5	25.8
Quebec	16.3	17.1	19.4	19.9	27.3
Ontario	16.3	15.8	17.0	14.9	36.1
Manitoba	18.3	18.1	16.0	20.7	26.9
Saskatchewan	18.7	14.0	18.7	20.8	27.8
Alberta	15.6	16.1	17.6	18.1	32.6
British Columbia	27.0	15.6	15.9	14.2	27.3

Table B.2 (concluded)

Percentage distribution across earnings categories of university-educated workers aged 25 to 64, by selected demographic and geographic characteristics, Canada, 2006

	At or below half of the median	More than half the median but at or below the median	More than the median but at or below 1.5 times the median	More than 1.5 times the median but at or below 2 times the median	More than two times the median
	ratio				
All	...	...	...	...	...
Sex					
Male	0.8	0.8	0.8	0.9	1.4
Female	1.2	1.2	1.2	1.1	0.6
Age					
25 to 29	1.3	1.5	1.7	0.9	0.2
30 to 34	0.8	1.2	1.2	1.2	0.8
35 to 39	0.9	1.1	1.0	1.2	0.9
40 to 44	0.9	0.8	0.8	1.1	1.2
45 to 49	0.6	0.8	0.9	0.8	1.4
50 to 54	0.5	0.7	0.7	1.1	1.5
55 to 59	1.3	0.7	0.8	0.9	1.1
60 to 64	2.5	0.7	0.3	0.5	0.9
Family situation					
Unattached individual in one person household	1.0	0.9	1.0	1.1	1.0
Unattached individual in multi-person household	1.6	1.0	1.1	0.8	0.7
Married or common-law couple / no children	1.0	0.9	1.0	1.0	1.0
Married or common-law couple with children (all children under age 25)	0.8	1.0	0.9	1.0	1.1
Lone parent	0.9	1.2	1.1	1.1	0.9
Other	1.4	1.2	1.2	0.8	0.7
Birth country					
Canada	0.9	0.9	1.0	1.1	1.1
United States, United Kingdom, Australia	1.1	0.6	0.7	1.2	1.2
Asia	1.1	1.6	1.3	0.7	0.7
Europe	1.2	1.1	1.0	1.0	0.9
Other	1.2	1.8	0.8	0.8	0.7
Year of immigration					
Less than 10	1.3	1.8	1.2	0.9	0.4
10 to 29	1.1	1.4	1.1	0.8	0.8
30 and over	1.1	0.5	0.6	1.0	1.4
Not an immigrant	0.9	0.9	1.0	1.0	1.1
Province of residence					
Newfoundland and Labrador	1.1	0.7	0.8	1.6	0.9
Prince Edward Island	1.1	1.1	1.2	1.3	0.6
Nova Scotia	1.1	1.0	1.1	0.9	0.9
New Brunswick	1.0	0.8	1.1	1.5	0.8
Quebec	0.9	1.1	1.1	1.2	0.9
Ontario	0.9	1.0	1.0	0.9	1.1
Manitoba	1.0	1.1	0.9	1.2	0.8
Saskatchewan	1.0	0.9	1.1	1.2	0.9
Alberta	0.9	1.0	1.0	1.1	1.0
British Columbia	1.5	1.0	0.9	0.8	0.9

... not applicable

Source: Statistics Canada, Survey of Labour and Income Dynamics, 2006.

Table B.3

Percentage distribution across earnings categories of university-educated workers aged 25 to 64, by selected employment characteristics, Canada, 2006

	At or below half of the median	More than half the median but at or below the median	More than the median but at or below 1.5 times the median	More than 1.5 times the median but at or below 2 times the median	More than two times the median
			percent		
All	**17.9**	**16.0**	**17.5**	**16.8**	**31.7**
Main activity for the year					
Working at a job or business or self-employed	10.8	15.3	18.9	18.9	36.2
Keeping house / caring for children	53.2	25.0	11.9	F	F
Retired	72.3	8.0	7.8	F	7.4
Student	71.36	20.51	F	F	F
Other	46.0	27.1	12.8	6.0	F
Work schedule					
Full-year full-time worker	6.2	12.8	19.6	20.1	41.3
Full-year part-time worker	42.2	22.6	16.8	12.1	6.3
Mixed	41.5	29.9	12.6	7.4	8.5
Did not work	83.0	F	F	F	F
Wanted to work full-time?					
Yes	53.0	24.6	11.1	F	F
No	44.9	24.4	13.7	11.0	6.0
Not applicable	13.8	14.8	18.2	17.8	35.4
Occupation					
Management occupations	7.5	8.0	10.7	11.4	62.3
Business, finance and administrative occupations	16.3	21.6	23.8	15.6	22.7
Natural and applied sciences and related occupations	7.2	12.4	15.9	19.3	45.1
Health occupations	10.0	10.8	15.5	22.8	40.9
Occupations in social science, education, government service and religion	13.4	13.5	19.8	26.3	27.1
Occupations in art, culture, recreation and sport	37.1	14.8	21.5	8.8	17.8
Sales and service occupations	29.6	28.3	17.2	8.7	16.2
Trades, transport and equipment operators and related occupations	20.5	35.0	14.1	16.7	13.7
Occupations unique to primary industry	35.0	29.6	F	F	16.3
Occupations unique to processing, manufacturing and utilities	F	F	25.3	F	18.1
None	82.95	8.75	F	F	F
Industry					
Agriculture	36.6	31.1	F	F	F
Forestry, fishing, mining, oil and gas	F	F	13.2	F	63.1
Utilities	F	F	F	F	78.6
Construction	23.2	29.8	15.4	23.0	F
Manufacturing	9.9	15.8	19.4	14.5	40.4
Trade	26.2	22.8	16.4	10.4	24.3
Transportation and warehousing	F	22.3	21.8	24.3	21.6
Finance, insurance, real estate and leasing	8.2	16.0	19.4	13.9	42.5
Professional, scientific and technical services	14.8	13.6	18.8	16.2	36.6
Business, building and other support services	24.5	34.8	17.7	F	17.7
Educational services	15.2	14.7	18.6	23.1	28.4
Health care and social assistance	13.8	16.1	16.9	20.8	32.3
Information, culture and recreation	24.5	16.1	17.8	15.1	26.5
Accommodation and food services	38.3	31.7	20.6	F	F
Other services	32.2	18.8	17.5	18.0	13.5
Public administration	4.5	8.7	17.5	21.6	47.7

Table B.3 (concluded)

Percentage distribution across earnings categories of university-educated workers aged 25 to 64, by selected employment characteristics, Canada, 2006

	At or below half of the median	More than half the median but at or below the median	More than the median but at or below 1.5 times the median	More than 1.5 times the median but at or below 2 times the median	More than two times the median
	ratio				
All	...	...	...	...	...
Main activity for the year					
Working at a job or business or self-employed	0.6	1.0	1.1	1.1	1.1
Keeping house / caring for children	3.0	1.6	0.7	F	F
Retired	4.0	0.5	0.4	F	0.2
Student	4.0	1.3	F	F	F
Other	2.6	1.7	0.7	0.4	F
Work schedule					
Full-year full-time worker	0.3	0.8	1.1	1.2	1.3
Full-year part-time worker	2.4	1.4	1.0	0.7	0.2
Mixed	2.3	1.9	0.7	0.4	0.3
Did not work	4.6	F	F	F	F
Wanted to work full-time?					
Yes	3.0	1.5	0.6	F	F
No	2.5	1.5	0.8	0.7	0.2
Not applicable	0.8	0.9	1.0	1.1	1.1
Occupation					
Management occupations	0.4	0.5	0.6	0.7	2.0
Business, finance and administrative occupations	0.9	1.3	1.4	0.9	0.7
Natural and applied sciences and related occupations	0.4	0.8	0.9	1.1	1.4
Health occupations	0.6	0.7	0.9	1.4	1.3
Occupations in social science, education, government service and religion	0.7	0.8	1.1	1.6	0.9
Occupations in art, culture, recreation and sport	2.1	0.9	1.2	0.5	0.6
Sales and service occupations	1.6	1.8	1.0	0.5	0.5
Trades, transport and equipment operators and related occupations	1.1	2.2	0.8	1.0	0.4
Occupations unique to primary industry	1.9	1.8	F	F	0.5
Occupations unique to processing, manufacturing and utilities	F	F	1.4	F	0.6
None	4.6	0.5	F	F	F
Industry					
Agriculture	2.0	1.9	F	F	F
Forestry, fishing, mining, oil and gas	F	F	0.8	F	2.0
Utilities	F	F	F	F	2.5
Construction	1.3	1.9	0.9	1.4	F
Manufacturing	0.6	1.0	1.1	0.9	1.3
Trade	1.5	1.4	0.9	0.6	0.8
Transportation and warehousing	F	1.4	1.2	1.4	0.7
Finance, insurance, real estate and leasing	0.5	1.0	1.1	0.8	1.3
Professional, scientific and technical services	0.8	0.8	1.1	1.0	1.2
Business, building and other support services	1.4	2.2	1.0	F	0.6
Educational services	0.8	0.9	1.1	1.4	0.9
Health care and social assistance	0.8	1.0	1.0	1.2	1.0
Information, culture and recreation	1.4	1.0	1.0	0.9	0.8
Accommodation and food services	2.1	2.0	1.2	F	F
Other services	1.8	1.2	1.0	1.1	0.4
Public administration	0.3	0.5	1.0	1.3	1.5

F too unreliable to be published

... not applicable

Source: Statistics Canada, Survey of Labour and Income Dynamics, 2006.

Table B.4

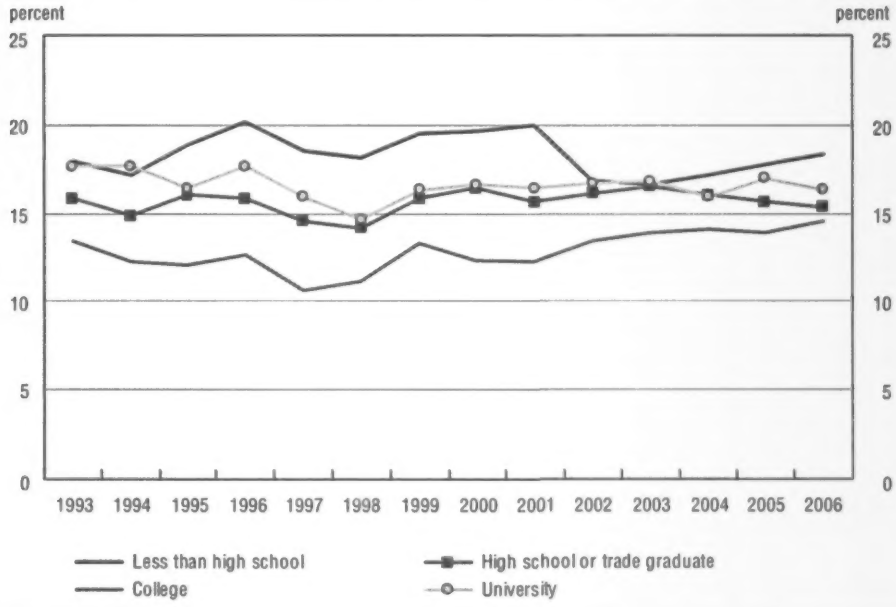
Percentage distribution of earnings, by self-employment status, Canada, 2006

	Earnings level				
	At or below half of the median	More than half the median but at or below the median	More than the median but at or below 1.5 times the median	More than 1.5 times the median but at or below 2 times the median	More than two times the median
	percent				
Self-employed	44.1	21.9	12.0	7.2	14.7
Not self-employed	19.0	25.6	23.5	14.4	17.5

Source: Statistics Canada, Survey of Labour and Income Dynamics, 2006.

Chart B.1

Percentage of self-employed workers, by educational attainment, Canada, 1993 to 2006



Source: Statistics Canada, Survey of Labour and Income Dynamics, 2006.

Table B.5

Percentage distribution across earnings categories of university-educated workers aged 25 to 64, by selected education characteristics, Canada, 2006

	At or below half of the median	More than half the median but at or below the median	More than the median but at or below 1.5 times the median	More than 1.5 times the median but at or below 2 times the median	More than two times the median
			percent		
All	**17.9**	**16.0**	**17.5**	**16.8**	**31.7**
Field of study					
Social science	20.4	16.7	21.3	13.5	28.2
Humanities	24.7	20.7	17.6	14.8	22.1
Computers	F	F	11.2	21.1	40.4
Education	19.7	15.8	22.7	20.8	21.0
Engineering	11.4	16.3	14.5	16.7	41.1
Sciences and mathematics	18.0	16.1	16.4	14.2	35.3
Health	17.2	10.0	12.3	21.7	38.8
Psychology	28.5	18.6	17.3	17.6	18.1
Business	11.6	11.8	17.1	14.2	45.2
Other	16.5	16.8	17.4	18.6	30.8
Location of study					
Atlantic	15.8	17.2	20.7	20.7	25.6
Quebec	13.1	13.9	25.2	20.6	27.3
Ontario	16.4	18.4	15.9	15.9	33.4
Prairies	14.8	15.9	18.9	22.4	28.0
British Columbia	30.3	15.2	16.5	18.4	19.6
Outside Canada	26.6	23.5	16.5	12.3	21.1

	At or below half of the median	More than half the median but at or below the median	More than the median but at or below 1.5 times the median	More than 1.5 times the median but at or below 2 times the median	More than two times the median
			ratio		
All	...	...	...	...	...
Field of study					
Social science	1.1	1.0	1.2	0.8	0.9
Humanities	1.4	1.3	1.0	0.9	0.7
Computers	F	F	0.6	1.3	1.3
Education	1.1	1.0	1.3	1.2	0.7
Engineering	0.6	1.0	0.8	1.0	1.3
Sciences and mathematics	1.0	1.0	0.9	0.8	1.1
Health	1.0	0.6	0.7	1.3	1.2
Psychology	1.6	1.2	1.0	1.0	0.6
Business	0.6	0.7	1.0	0.8	1.4
Other	0.9	1.0	1.0	1.1	1.0
Location of study					
Atlantic	0.9	1.1	1.2	1.2	0.8
Quebec	0.7	0.9	1.4	1.2	0.9
Ontario	0.9	1.1	0.9	0.9	1.1
Prairies	0.8	1.0	1.1	1.3	0.9
British Columbia	1.7	1.0	0.9	1.1	0.6
Outside Canada	1.5	1.5	0.9	0.7	0.7

F too unreliable to be published

... not applicable

Source: Statistics Canada, Survey of Labour and Income Dynamics, 2006.

Table B.6

Percentage distribution across earnings categories of university-educated workers aged 25 to 64, by selected income characteristics, Canada, 2006

	At or below half of the median	More than half the median but at or below the median	More than the median but at or below 1.5 times the median	More than 1.5 times the median but at or below 2 times the median	More than two times the median
			percent		
All	**17.9**	**16.0**	**17.5**	**16.8**	**31.7**
Relationship to major income earner					
Major income earner	10.9	11.8	15.8	18.5	43.0
Spouse	28.5	24.7	20.2	14.5	12.2
Child	46.4	20.4	23.0	F	F
Other	39.2	23.1	25.7	F	F
Major source of income					
Wages and salaries	10.08	16.51	19.75	18.49	35.16
Self-employment income	31.25	18.33	9.67	14.37	26.38
Government transfers	96.51	F	F	F	F
Investment income	71.56	F	F	F	F
Private retirement pensions	85.88	9.75	F	F	F
Other income	68.27	F	F	F	F
Family income					
At or below half of the median	76.7	21.7	F	F	F
More than half of the median but below the median	24.2	35.6	26.4	9.9	3.9
More than the median but at or below 1.5 times the median	13.3	14.0	23.7	28.1	20.9
More than 1.5 times the median but at our below 2 times the median	7.5	5.8	15.0	19.2	52.4
More than 2 times the median	4.9	4.8	7.6	12.6	70.1
Number of earners					
1	21.05	15.68	15.84	17.9	29.53
2	15.85	16.88	17.62	17.75	31.9
3 or more	19.06	14.26	19.54	12.99	34.15

Table B.6 (concluded)

Percentage distribution across earnings categories of university-educated workers aged 25 to 64, by selected income characteristics, Canada, 2006

	At or below half of the median	More than half the median but at or below the median	More than the median but at or below 1.5 times the median	More than 1.5 times the median but at or below 2 times the median	More than two times the median
	ratio				
All	...	...	...	...	...
Relationship to major income earner					
Major income earner	0.6	0.7	0.9	1.1	1.4
Spouse	1.6	1.5	1.2	0.9	0.4
Child	2.6	1.3	1.3	F	F
Other	2.2	1.4	1.5	F	F
Major source of income					
Wages and salaries	0.6	1.0	1.1	1.1	1.1
Self-employment income	1.7	1.1	0.6	0.9	0.8
Government transfers	5.4	F	F	F	F
Investment income	4.0	F	F	F	F
Private retirement pensions	4.8	0.6	F	F	F
Other income	3.8	F	F	F	F
Family income					
At or below half of the median	4.3	1.4	F	F	F
More than half of the median but below the median	1.3	2.2	1.5	0.6	0.1
More than the median but at or below 1.5 times the median	0.7	0.9	1.4	1.7	0.7
More than 1.5 times the median but at our below 2 times the median	0.4	0.4	0.9	1.1	1.7
More than 2 times the median	0.3	0.3	0.4	0.7	2.2
Number of earners					
1	1.2	1.0	0.9	1.1	0.9
2	0.9	1.1	1.0	1.1	1.0
3 or more	1.1	0.9	1.1	0.8	1.1

F too unreliable to be published

... not applicable

Source: Statistics Canada, Survey of Labour and Income Dynamics, 2006.

Table B.7

Percentage distribution across earnings categories of college-educated workers aged 25 to 64, by selected demographic and geographic characteristics, Canada, 2006

	At or below half of the median	More than half the median but at or below the median	More than the median but at or below 1.5 times the median	More than 1.5 times the median but at or below 2 times the median	More than two times the median
			percent		
All	**23.1**	**25.3**	**23.4**	**14.1**	**14.1**
Sex					
Male	16.2	19.5	22.9	18.9	22.5
Female	29.4	30.6	23.9	9.6	6.4
Age					
25 to 29	27.1	36.6	22.7	9.8	3.8
30 to 34	22.7	25.0	23.5	15.9	12.9
35 to 39	19.7	28.5	25.9	14.0	11.9
40 to 44	22.8	19.1	25.9	16.3	15.8
45 to 49	17.8	24.4	23.0	14.2	20.7
50 to 54	19.2	23.8	24.3	16.3	16.4
55 to 59	29.3	21.0	18.9	13.2	17.6
60 to 64	42.4	20.4	16.2	7.9	13.2
Family situation					
Unattached individual in one person household	15.8	27.8	29.0	12.7	14.7
Unattached individual in multi-person household	20.4	26.6	21.3	18.1	13.7
Married or common-law couple / no children	22.9	23.7	23.2	14.5	15.7
Married or common-law couple with children (all children under age 25)	23.2	22.9	23.6	15.2	15.2
Lone parent	30.9	28.7	18.5	12.4	9.5
Other	26.5	30.9	21.5	10.8	10.3
Birth country					
Canada	22.0	24.9	23.5	15.0	14.6
United States, United Kingdom, Australia	24.9	22.3	17.9	13.1	21.9
Asia	33.1	27.8	26.7	6.1	6.4
Europe	26.5	26.7	16.3	15.0	15.6
Other	24.8	27.6	31.3		8.2
Year of immigration					
Less than 10	24.6	34.2	28.1		
10 to 29	29.2	27.7	24.5	7.7	10.9
30 and over	27.4	22.9	17.6	17.6	14.6
Not an immigrant	22.2	24.8	23.5	14.9	14.6
Province of residence					
Newfoundland and Labrador	32.0	26.0	16.2	14.5	11.3
Prince Edward Island	25.9	32.4	25.4	12.7	3.6
Nova Scotia	28.2	28.2	23.3	13.9	6.4
New Brunswick	26.1	31.7	24.7	12.2	5.4
Quebec	19.9	29.1	24.0	15.2	11.8
Ontario	24.3	20.9	25.1	13.9	15.9
Manitoba	22.5	28.9	22.0	17.1	9.6
Saskatchewan	25.5	30.6	21.8	9.9	12.2
Alberta	22.5	25.0	20.8	13.4	18.3
British Columbia	21.6	29.5	20.7	14.1	14.0

Table B.7 (concluded)

Percentage distribution across earnings categories of college-educated workers aged 25 to 64, by selected demographic and geographic characteristics, Canada, 2006

	At or below half of the median	More than half the median but at or below the median	More than the median but at or below 1.5 times the median	More than 1.5 times the median but at or below 2 times the median	More than two times the median
	ratio				
All	...	...	...	...	...
Sex					
Male	0.7	0.8	1.0	1.3	1.6
Female	1.3	1.2	1.0	0.7	0.5
Age					
25 to 29	1.2	1.4	1.0	0.7	0.3
30 to 34	1.0	1.0	1.0	1.1	0.9
35 to 39	0.9	1.1	1.1	1.0	0.8
40 to 44	1.0	0.8	1.1	1.2	1.1
45 to 49	0.8	1.0	1.0	1.0	1.5
50 to 54	0.8	0.9	1.0	1.2	1.2
55 to 59	1.3	0.8	0.8	0.9	1.2
60 to 64	1.8	0.8	0.7	0.6	0.9
Family situation					
Unattached individual in one person household	0.7	1.1	1.2	0.9	1.0
Unattached individual in multi-person household	0.9	1.1	0.9	1.3	1.0
Married or common-law couple / no children	1.0	0.9	1.0	1.0	1.1
Married or common-law couple with children (all children under age 25)	1.0	0.9	1.0	1.1	1.1
Lone parent	1.3	1.1	0.8	0.9	0.7
Other	1.1	1.2	0.9	0.8	0.7
Birth country					
Canada	1.0	1.0	1.0	1.1	1.0
United States, United Kingdom, Australia	1.1	0.9	0.8	0.9	1.5
Asia	1.4	1.1	1.1	0.4	0.5
Europe	1.1	1.1	0.7	1.1	1.1
Other	1.1	1.1	1.3	0.0	0.6
Year of immigration					
Less than 10	1.1	1.4	1.2	0.0	0.0
10 to 29	1.3	1.1	1.0	0.5	0.8
30 and over	1.2	0.9	0.8	1.2	1.0
Not an immigrant	1.0	1.0	1.0	1.1	1.0
Province of residence					
Newfoundland and Labrador	1.4	1.0	0.7	1.0	0.8
Prince Edward Island	1.1	1.3	1.1	0.9	0.3
Nova Scotia	1.2	1.1	1.0	1.0	0.5
New Brunswick	1.1	1.3	1.1	0.9	0.4
Quebec	0.9	1.2	1.0	1.1	0.8
Ontario	1.1	0.8	1.1	1.0	1.1
Manitoba	1.0	1.1	0.9	1.2	0.7
Saskatchewan	1.1	1.2	0.9	0.7	0.9
Alberta	1.0	1.0	0.9	1.0	1.3
British Columbia	0.9	1.2	0.9	1.0	1.0

... not applicable

Source: Statistics Canada, Survey of Labour and Income Dynamics, 2006.

Table B.8

Percentage distribution across earnings categories of college-educated workers aged 25 to 64, by selected employment characteristics, Canada, 2006

	At or below half of the median	More than half the median but at or below the median	More than the median but at or below 1.5 times the median	More than 1.5 times the median but at or below 2 times the median	More than two times the median
			percent		
All	**23.1**	**25.3**	**23.4**	**14.1**	**14.1**
Main activity					
Working at a job or business or self-employed	16.8	25.7	25.7	15.9	15.9
Keeping house / caring for children	72.2	21.0	3.3	F	F
Retired	72.4	16.7	4.5	F	F
Student	69.2	23.6	F	F	F
Other	49.5	24.1	17.6	F	F
Work schedule					
Full-year full-time worker	10.8	22.5	29.6	18.3	18.8
Full-year part-time worker	49.0	31.6	11.9	4.6	F
Mixed	46.5	34.5	10.3	4.5	4.3
Did not work	78.4	12.8	F	F	F
Wanted to work full-time?					
Yes	46.4	39.6	8.6	F	F
No	56.4	25.0	13.4	4.0	F
Not applicable	18.5	24.5	25.2	15.7	16.0
Occupation					
Management occupations	15.2	17.2	18.9	17.0	31.7
Business, finance and administrative occupations	16.7	34.2	29.4	12.6	7.2
Natural and applied sciences and related occupations	6.1	17.0	26.3	22.2	28.4
Health occupations	13.0	23.5	30.8	19.9	12.8
Occupations in social science, education, government service and religion	28.6	25.2	28.1	13.2	4.9
Occupations in art, culture, recreation and sport	28.5	28.2	22.9	F	11.1
Sales and service occupations	36.7	29.6	15.4	7.7	10.7
Trades, transport and equipment operators and related occupations	18.8	21.9	21.8	19.1	18.4
Occupations unique to primary industry	40.7	24.8	17.2	4.7	12.7
Occupations unique to processing, manufacturing and utilities	20.2	18.2	27.9	19.0	14.7
None	78.4	12.8	F	F	F
Industry					
Agriculture	53.6	28.1	12.3	F	F
Forestry, fishing, mining, oil and gas	12.0	18.5	18.3	17.1	34.1
Utilities	F	F	F	26.5	58.5
Construction	22.0	28.4	20.6	13.1	15.9
Manufacturing	12.6	17.9	28.9	20.9	19.7
Trade	28.3	28.1	21.6	10.4	11.6
Transportation and warehousing	18.1	22.4	24.0	20.3	15.2
Finance, insurance, real estate and leasing	16.5	31.1	24.4	13.3	14.7
Professional, scientific and technical services	16.9	27.3	24.0	14.3	17.5
Business, building and other support services	37.2	33.6	17.3	F	F
Educational services	23.5	36.6	21.8	10.8	7.3
Health care and social assistance	19.5	28.6	28.5	15.1	8.3
Information, culture and recreation	27.1	20.8	21.5	13.6	17.0
Accommodation and food services	52.4	31.5	12.2	F	F
Other services	31.2	28.3	23.1	13.5	F
Public administration	6.1	10.5	28.6	25.0	29.8

Table B.8 (concluded)

Percentage distribution across earnings categories of college-educated workers aged 25 to 64, by selected employment characteristics, Canada, 2006

	At or below half of the median	More than half the median but at or below the median	More than the median but at or below 1.5 times the median	More than 1.5 times the median but at or below 2 times the median	More than two times the median
	ratio				
All	...	...	...	...	...
Main activity					
Working at a job or business or self-employed	0.7	1.0	1.1	1.1	1.1
Keeping house / caring for children	3.1	0.8	0.1	F	F
Retired	3.1	0.7	0.2	F	F
Student	3.0	0.9	F	F	F
Other	2.1	1.0	0.8	F	F
Work schedule					
Full-year full-time worker	0.5	0.9	1.3	1.3	1.3
Full-year part-time worker	2.1	1.3	0.5	0.3	F
Mixed	2.0	1.4	0.4	0.3	0.3
Did not work	3.4	0.5	F	F	F
Wanted to work full-time?					
Yes	2.0	1.6	0.4	F	F
No	2.4	1.0	0.6	0.3	F
Not applicable	0.8	1.0	1.1	1.1	1.1
Occupation					
Management occupations	0.7	0.7	0.8	1.2	2.2
Business, finance and administrative occupations	0.7	1.4	1.3	0.9	0.5
Natural and applied sciences and related occupations	0.3	0.7	1.1	1.6	2.0
Health occupations	0.6	0.9	1.3	1.4	0.9
Occupations in social science, education, government service and religion	1.2	1.0	1.2	0.9	0.3
Occupations in art, culture, recreation and sport	1.2	1.1	1.0	F	0.8
Sales and service occupations	1.6	1.2	0.7	0.5	0.8
Trades, transport and equipment operators and related occupations	0.8	0.9	0.9	1.4	1.3
Occupations unique to primary industry	1.8	1.0	0.7	0.3	0.9
Occupations unique to processing, manufacturing and utilities	0.9	0.7	1.2	1.3	1.0
None	3.4	0.5	F	F	F
Industry					
Agriculture	2.3	1.1	0.5	F	F
Forestry, fishing, mining, oil and gas	0.5	0.7	0.8	1.2	2.4
Utilities	F	F	F	1.9	4.1
Construction	1.0	1.1	0.9	0.9	1.1
Manufacturing	0.5	0.7	1.2	1.5	1.4
Trade	1.2	1.1	0.9	0.7	0.8
Transportation and warehousing	0.8	0.9	1.0	1.4	1.1
Finance, insurance, real estate and leasing	0.7	1.2	1.0	0.9	1.0
Professional, scientific and technical services	0.7	1.1	1.0	1.0	1.2
Business, building and other support services	1.6	1.3	0.7	F	F
Educational services	1.0	1.5	0.9	0.8	0.5
Health care and social assistance	0.8	1.1	1.2	1.1	0.6
Information, culture and recreation	1.2	0.8	0.9	1.0	1.2
Accommodation and food services	2.3	1.2	0.5	F	F
Other services	1.3	1.1	1.0	1.0	F
Public administration	0.3	0.4	1.2	1.8	2.1

F too unreliable to be published

... not applicable

Source: Statistics Canada, Survey of Labour and Income Dynamics, 2006.

Table B.9

Percentage distribution across earnings categories of college-educated workers aged 25 to 64, by selected education characteristics, Canada, 2006

	At or below half of the median	More than half the median but at or below the median	More than the median but at or below 1.5 times the median	More than 1.5 times the median but at or below 2 times the median	More than two times the median
			percent		
All	**23.1**	**25.3**	**23.4**	**14.1**	**14.1**
Field of study					
Agriculture	30.6	28.4	23.0	10.8	F
Other	24.1	22.8	25.9	11.8	15.5
Humanities	23.7	33.8	26.5	8.4	7.7
Computers	19.2	21.9	23.5	17.9	17.5
Personal and culinary services	40.7	31.5	17.6	F	F
Education	26.7	35.6	20.8	7.6	9.3
Engineering	14.2	14.4	18.7	22.7	29.9
Family and consumer services	37.7	33.2	22.8	F	F
Health	21.8	26.0	26.5	15.8	10.0
Social sciences	25.3	24.6	26.8	F	F
Security and protective services	24.4	16.9	19.9	8.0	30.8
Public administration	24.0	26.0	31.2	8.5	F
Construction	18.3	15.5	26.5	17.8	21.9
Mechanics	14.2	17.4	25.4	18.8	24.2
Precision production	13.9	15.3	31.2	18.2	21.4
Visual and performing arts	38.0	35.9	9.4	F	F
Business	22.5	24.8	24.4	14.6	13.7
Location of study					
Atlantic	28.6	26.9	21.1	15.1	8.3
Quebec	18.3	32.5	24.8	14.8	9.5
Ontario	23.4	20.5	26.2	15.4	14.6
Prairies	24.2	25.1	21.4	12.6	16.8
British Columbia	20.0	29.5	23.3	12.9	14.3
Outside Canada	32.3	26.9	26.7	F	F

Table B.9 (concluded)

Percentage distribution across earnings categories of college-educated workers aged 25 to 64, by selected education characteristics, Canada, 2006

	At or below half of the median	More than half the median but at or below the median	More than the median but at or below 1.5 times the median	More than 1.5 times the median but at or below 2 times the median	More than two times the median
	ratio				
All	...	...	...	...	...
Field of study					
Agriculture	1.3	1.1	0.9	0.8	F
Other	1.0	0.9	1.0	0.8	1.4
Humanities	1.0	1.4	1.0	0.6	0.7
Computers	0.8	0.9	0.9	1.3	1.5
Personal and culinary services	1.8	1.3	0.7	F	F
Education	1.2	1.4	0.8	0.5	0.8
Engineering	0.6	0.6	0.7	1.6	2.6
Family and consumer services	1.6	1.3	0.9	F	F
Health	0.9	1.0	1.0	1.1	0.9
Social sciences	1.1	1.0	1.0	F	F
Security and protective services	1.1	0.7	0.8	0.6	2.7
Public administration	1.0	1.0	1.2	0.6	F
Construction	0.8	0.6	1.0	1.2	1.9
Mechanics	0.6	0.7	1.0	1.3	2.1
Precision production	0.6	0.6	1.2	1.3	1.9
Visual and performing arts	1.6	1.4	0.4	F	F
Business	1.0	1.0	0.9	1.0	1.2
Location of study					
Atlantic	1.2	1.1	0.8	1.1	0.7
Quebec	0.8	1.3	0.9	1.0	0.8
Ontario	1.0	0.8	1.0	1.1	1.3
Prairies	1.0	1.0	0.8	0.9	1.5
British Columbia	0.9	1.2	0.9	0.9	1.3
Outside Canada	1.4	1.1	1.0	F	F

F too unreliable to be published

... not applicable

Source: Statistics Canada, Survey of Labour and Income Dynamics, 2006.

Table B.10

Percentage distribution across earnings categories of college-educated workers aged 25 to 64, by selected income characteristics, Canada, 2006

	At or below half of the median	More than half the median but at or below the median	More than the median but at or below 1.5 times the median	More than 1.5 times the median but at or below 2 times the median	More than two times the median
			percent		
All	**23.1**	**25.3**	**23.4**	**14.1**	**14.1**
Relationship to major income earner					
Major income earner	12.2	20.7	25.2	19.8	22.1
Spouse	37.8	30.9	22.0	6.5	2.8
Child	45.8	36.1	F	F	F
Other	43.9	37.6	15.1	F	F
Major source of income					
Wages and salaries	12.3	27.7	27.1	16.6	16.4
Self-employment income	55.5	23.5	10.7	3.6	6.7
Government transfers	97.8	F	F	F	F
Investment income	88.2	F	F	F	F
Private retirement pensions	90.9	F	F	F	F
Other income	82.5	F	F	F	F
Family earnings					
At or below half of the median	71.7	24.4	3.9	F	F
More than half of the median but below the median	24.6	37.7	26.6	8.7	2.4
More than the median but at or below 1.5 times the median	11.6	19.7	31.6	24.1	13.1
More than 1.5 times the median but at our below 2 times the median	8.9	13.1	20.6	19.2	38.3
More than 2 times the median	10.5	7.3	11.5	15.0	55.6
Number of earners					
1	20.6	25.3	24.6	15.1	14.4
2	24.5	24.8	23.0	14.4	13.4
3 or more	22.5	26.5	23.1	12.2	15.7

Table B.10 (concluded)

Percentage distribution across earnings categories of college-educated workers aged 25 to 64, by selected income characteristics, Canada, 2006

	At or below half of the median	More than half the median but at or below the median	More than the median but at or below 1.5 times the median	More than 1.5 times the median but at or below 2 times the median	More than two times the median
			ratio		
All	...	...	...	...	...
Relationship to major income earner					
Major income earner	0.5	0.8	1.0	1.4	1.9
Spouse	1.6	1.2	0.8	0.5	0.2
Child	2.0	1.4	F	F	F
Other	1.9	1.5	0.6	F	F
Major source of income					
Wages and salaries	0.5	1.1	1.0	1.2	1.4
Self-employment income	2.4	0.9	0.4	0.2	0.6
Government transfers	4.2	F	F	F	F
Investment income	3.8	F	F	F	F
Private retirement pensions	3.9	F	F	F	F
Other income	3.6	F	F	F	F
Family earnings					
At or below half of the median	3.1	1.0	0.1	F	F
More than half of the median but below the median	1.1	1.5	1.0	0.6	0.2
More than the median but at or below 1.5 times the median	0.5	0.8	1.2	1.7	1.2
More than 1.5 times the median but at our below 2 times the median	0.4	0.5	0.8	1.3	3.4
More than 2 times the median	0.5	0.3	0.4	1.1	4.9
Number of earners					
1	0.9	1.0	0.9	1.1	1.3
2	1.1	1.0	0.9	1.0	1.2
3 or more	1.0	1.1	0.9	0.9	1.4

F too unreliable to be published

... not applicable

Source: Statistics Canada, Survey of Labour and Income Dynamics, 2006.

Table B.11

Adjusted odds ratios for low earnings among the entire population by demographic, education and work characteristics, Canada, 2006

	Demographic	Geography	Education	Major activity	Industry / occupation	Self-employed	All	All without self-employed
	Column 1	Column 2	Column 3	Column 4	Column 5	Column 6	Column 7	Column 8
Effect	ratio							
R - squared	0.06	0.06	0.08	0.25	0.19	0.12	0.34	0.30
Sex								
Female[1]	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Male	0.47***	0.47***	0.44***	0.57***	0.45***	0.38***	0.49***	0.56***
Age								
25 to 29	1.64***	1.65***	1.80***	1.18	1.62***	2.18***	1.48***	1.13
30 to 34	1.26**	1.28**	1.38***	1.14	1.35***	1.50***	1.27*	1.14
35 to 39	1.08	1.07	1.14	0.98	1.07	1.21*	1.04	0.93
40 to 44	1.13	1.13	1.15	1.11	1.07	1.20*	1.13	1.06
45 to 49[1]	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
50 to 54	1.00	0.99	0.99	0.95	0.98	0.97	0.96	0.99
55 to 59	1.93***	1.92***	1.89***	1.41***	1.69***	1.88***	1.36**	1.45***
60 to 64	4.22***	4.25***	4.12***	2.12***	2.86***	4.04***	1.75***	2.02***
Family situation								
Single	1.05	1.05	1.07	1.16	0.98	1.14	1.12	1.01
Married without kids	0.91	0.90	0.88*	0.87	0.83*	0.90	0.86	0.82*
Married with kids[1]	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Lone parent family	1.12	1.13	1.06	1.14	1.09	1.12	1.21	1.14
Other	1.39***	1.39***	1.32***	1.31***	1.24**	1.42***	1.29**	1.19*
Years since immigration								
Not an immigrant[1]	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Less than 10 years	1.59***	1.73***	1.94***	1.74***	1.77***	2.05***	1.78***	1.62**
10 to 29 years	1.24*	1.36**	1.38***	1.59***	1.37**	1.35***	1.47**	1.55***
More than 30 years	0.79*	0.86	0.87	0.92	0.86	0.81	0.81	0.91
Province of residence								
Newfoundland	...	2.47***	2.26***	1.97***	2.30***	2.54***	2.39***	2.03***
Prince Edward Island	...	1.67***	1.55***	1.31**	1.50***	1.63***	1.35**	1.23
Nova Scotia	...	1.45***	1.41***	1.46***	1.38***	1.50***	1.55***	1.41***
New Brunswick	...	1.75***	1.64***	1.73***	1.65***	1.82***	2.08***	1.70***
Quebec	...	1.34***	1.24***	1.24***	1.30***	1.29***	1.34***	1.28***
Ontario[1]	...	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Manitoba	...	1.20**	1.13*	1.13	1.08	1.20**	1.17	1.06
Saskatchwan	...	1.20**	1.12	1.18*	0.96	1.11	1.00	0.97
Alberta	...	0.87*	0.83**	0.79**	0.77***	0.82**	0.77**	0.76**
British Columbia	...	1.19**	1.18**	1.10	1.03	1.12	0.98	1.00
Educational attainment								
Less than high school	...	...	1.62***	1.68***	1.30***	1.64***	1.44***	1.38***
High school or trades graduate[1]	...	...	1.00	1.00	1.00	1.00	1.00	1.00
College	...	...	0.76***	0.76***	0.88*	0.75***	0.85*	0.86*
University	...	...	0.51***	0.47***	0.66***	0.48***	0.57***	0.61***
Main activity								
Working[1]	...	...	...	1.00	...	...	1.00	1.00
Caring for child or family member	...	...	...	4.32***	...	...	4.10***	3.86***
Retired	...	...	...	4.41***	...	...	5.15***	4.20***
Student	...	...	...	5.86***	...	...	6.11***	5.43***
Other	...	...	...	2.53***	...	...	2.74***	2.41***
Work schedule								
Full-time full-year[1]	...	...	...	1.00	...	...	1.00	1.00
Not full-time full-year	...	...	...	5.80***	...	...	6.77***	5.62***

Table B.11 (concluded)

Adjusted odds ratios for low earnings among the entire population by demographic, education and work characteristics, Canada, 2006

	Demographic	Geography	Education	Major activity	Industry / occupation	Self-employed	All	All without self-employed
	Column 1	Column 2	Column 3	Column 4	Column 5	Column 6	Column 7	Column 8
Effect	ratio							
Occupation								
Management	...	...	...	...	0.40***	...	0.30***	0.55***
Business administration	...	...	...	...	0.43***	...	0.48***	0.43***
Science	...	...	...	...	0.29***	...	0.39***	0.35***
Sales[1]	...	...	...	...	1.00	...	1.00	1.00
Health	...	...	...	...	0.29***	...	0.24***	0.27***
Social science	...	...	...	...	0.58***	...	0.56***	0.66**
Arts and recreation	...	...	...	...	1.19	...	0.67	1.35
Trades	...	...	...	...	0.57***	...	0.59***	0.61***
Primary	...	...	...	...	1.47*	...	0.96	1.67*
Process	...	...	...	...	0.99	...	0.92	0.91
Industry								
Agriculture	...	...	...	...	1.56	...	1.52	2.14**
Primary industries	...	...	...	...	0.53**	...	0.44***	0.39***
Utilities	...	...	...	...	0.03	...	0.05	0.04
Construction	...	...	...	...	1.16	...	0.73	1.02
Health[1]	...	...	...	...	1.00	...	1.00	1.00
Manufacturing	...	...	...	...	0.42***	...	0.55**	0.47***
Trade	...	...	...	...	1.02	...	1.16	1.10
Transport	...	...	...	...	0.89	...	0.73	0.91
Finance	...	...	...	...	0.54***	...	0.46***	0.58**
Professional, science and technical services	...	...	...	...	0.98	...	0.55**	0.95
Business, building and other support services	...	...	...	...	1.60**	...	1.18	1.54*
Education	...	...	...	...	0.71*	...	0.72*	0.58***
Culture	...	...	...	...	1.09	...	1.12	1.04
Food industry	...	...	...	...	2.08***	...	2.33***	2.12***
Other	...	...	...	...	1.57**	...	1.20	1.75***
Public administration	...	...	...	...	0.29***	...	0.39***	0.29***
Self-employment status								
Not self-employed[1]	...	...	...	...	...	1.00	1.00	...
Self-employed	...	...	...	...	...	3.71***	7.46***	...

... not applicable

* $p \leq 0.05$

** $p \leq 0.01$

*** $p \leq 0.001$

1. Reference category.

Note: Based on 27,804 respondents.

Source: Statistics Canada, Survey of Labour and Income Dynamics, 2006.

Table B.12

Adjusted odds ratios for low earnings among the postsecondary-educated population by demographic, education and work characteristics, Canada, 2006

	Demographic	Geography	Education	Field of study	Major activity	Industry / occupation	Self-employed	All	All without self-employed
	Column 1	Column 2	Column 3	Column 4	Column 5	Column 6	Column 7	Column 8	Column 9
Effect					ratio				
R - squared	0.05	0.05	0.05	0.07	0.23	0.17	0.11	0.32	0.27
Sex									
Female[1]	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Male	0.51***	0.51***	0.51***	0.53***	0.70***	0.53***	0.46***	0.58***	0.67***
Age									
25 to 29	1.95***	1.99***	2.06***	1.97***	1.12	1.72***	2.55***	1.55*	1.04
30 to 34	1.31*	1.33*	1.36*	1.30	1.03	1.32	1.48**	1.36	1.07
35 to 39	1.17	1.17	1.22	1.17	0.89	1.09	1.30	1.04	0.86
40 to 44	1.35*	1.35*	1.37*	1.35*	1.19	1.30	1.47**	1.35	1.16
45 to 49[1]	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
50 to 54	1.00	1.00	1.02	1.00	0.97	1.02	1.02	1.05	1.03
55 to 59	2.35***	2.35***	2.44***	2.41***	1.61*	2.13***	2.34***	1.52*	1.63**
60 to 64	5.78***	5.75***	6.19***	6.22***	3.02***	4.19***	6.08***	2.41***	2.79***
Family situation									
Single	0.88	0.89	0.90	0.87	1.00	0.80	0.93	0.97	0.87
Married without kids	0.80*	0.79*	0.79*	0.78*	0.83	0.73**	0.81*	0.78	0.76*
Married with kids[1]	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Lone parent family	1.23	1.22	1.18	1.16	1.41	1.20	1.22	1.46	1.37
Other	1.19	1.17	1.17	1.16	1.21	1.08	1.24	1.13	1.08
Years in Canada									
Not an immigrant[1]	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Less than 10 years	1.50*	1.53*	1.71**	1.89***	1.57*	1.61*	2.04***	1.53	1.36
10 to 29 years	1.26	1.26	1.30*	1.36*	1.40*	1.37*	1.27	1.22	1.40
More than 30 years	0.90	0.91	0.91	0.92	0.88	0.99	0.89	0.90	0.94
Province									
Newfoundland and Labrador	...	1.59**	1.54**	1.59**	1.47*	1.68**	1.74***	1.76**	1.51*
Prince Edward Island	...	1.28	1.22	1.23	1.20	1.33	1.30	1.32	1.26
Nova Scotia	...	1.32**	1.34**	1.35**	1.57***	1.39**	1.41**	1.70***	1.56***
New Brunswick	...	1.24*	1.21*	1.26*	1.37**	1.32*	1.40**	1.70***	1.39*
Quebec	...	0.92	0.93	0.96	0.95	1.09	0.98	1.05	1.05
Ontario[1]	...	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Manitoba	...	1.06	1.04	1.05	1.08	1.04	1.14	1.18	1.02
Saskatchwan	...	1.15	1.14	1.16	1.21	1.10	1.19	1.20	1.14
Alberta	...	0.93	0.91	0.92	0.89	0.92	0.93	0.93	0.88
British Columbia	...	1.20*	1.21*	1.18	1.04	1.03	1.12	0.92	0.95
Educational attainment									
College[1]	...	...	1.00	1.00	1.00	1.00	1.00	1.00	1.00
University	...	...	0.68***	0.65***	0.63***	0.77**	0.60***	0.67***	0.75**
Field of study									
Business, management or public administration[1]	...	...	...	1.00	1.00	1.00	1.00	1.00	1.00
Personal and leisure	...	...	...	1.88***	1.66*	1.57*	1.85**	1.32	1.39
Education	...	...	...	1.17	0.93	1.03	1.33	1.05	0.96
Arts communications and technology	...	...	...	2.70***	2.73***	2.10***	1.92**	1.57	1.99*
Humanities	...	...	...	1.65*	1.54	1.49	1.81**	1.58	1.39
Social science	...	...	...	1.21	1.23	1.03	1.11	1.02	1.04
Science	...	...	...	1.26	0.88	1.25	1.35	0.93	0.94
Mathematics	...	...	...	0.97	0.76	0.63	1.03	0.64	0.57
Architecture and engineering	...	...	...	0.88	0.96	1.00	0.88	1.13	1.08
Agriculture	...	...	...	1.83**	2.09**	1.34	1.49*	1.34	1.42
Health	...	...	...	0.94	0.90	1.24	0.97	1.21	1.12

Table B.12 (concluded)

Adjusted odds ratios for low earnings among the postsecondary-educated population by demographic, education and work characteristics, Canada, 2006

	Demographic	Geography	Education	Field of study	Major activity	Industry / occupation	Self-employed	All	All without self-employed
	Column 1	Column 2	Column 3	Column 4	Column 5	Column 6	Column 7	Column 8	Column 9
Effect					ratio				
Leisure	...	...	...	3.19***	3.38***	2.77**	2.85***	2.39*	2.97**
Other	...	...	...	5.84	2.57	3.03	7.88	2.55	1.75
Major activity									
Working[1]	...	...	...	...	1.00	...	...	1.00	1.00
Caring for child or family member	...	...	...	...	4.97***	...	...	4.66***	4.34***
Retired	...	...	...	...	4.15***	...	...	5.33***	4.00***
Student	...	...	...	...	7.72***	...	...	8.63***	7.24***
Other	...	...	...	...	2.37***	...	...	2.54***	2.15***
Work schedule									
Full-time full-year[1]	...	...	...	...	1.00	...	...	1.00	1.00
Not full-time full-year	...	...	...	...	5.91***	...	...	6.65***	5.51***
Occupation									
Management	...	...	...	...	...	0.34***	...	0.28***	0.44***
Business administration	...	...	...	...	...	0.51***	...	0.63**	0.53***
Science	...	...	...	...	...	0.25***	...	0.34***	0.28***
Sales[1]	...	...	...	...	...	1.00	...	1.00	1.00
Health	...	...	...	...	...	0.22***	...	0.20***	0.23***
Social science	...	...	...	...	...	0.54***	...	0.59**	0.64*
Arts and recreation	...	...	...	...	...	1.14	...	0.73	1.30
Trades	...	...	...	...	...	0.70	...	0.71	0.73
Primary	...	...	...	...	...	1.64	...	1.13	1.84
Process	...	...	...	...	...	1.38	...	1.20	1.23
Industry									
Agriculture	...	...	...	...	...	1.61	...	1.17	2.18
Primary industries	...	...	...	...	...	0.39*	...	0.33*	0.37*
Utilities	...	...	...	...	...	0.04	...	0.06	0.05
Construction	...	...	...	...	...	1.33	...	0.89	1.42
Health[1]	...	...	...	...	...	1.00	...	1.00	1.00
Manufacturing	...	...	...	...	...	0.45**	...	0.67	0.56*
Trade	...	...	...	...	...	1.18	...	1.33	1.27
Transport	...	...	...	...	...	0.72	...	0.70	0.75
Finance	...	...	...	...	...	0.56**	...	0.50**	0.67
Professional, science and technical services	...	...	...	...	...	1.00	...	0.58*	1.11
Business, building and other support services	...	...	...	...	...	1.44	...	1.00	1.49
Education	...	...	...	...	...	0.76	...	0.77	0.61*
Culture	...	...	...	...	...	1.12	...	1.29	1.21
Food industry	...	...	...	...	...	2.42***	...	2.40**	2.52**
Other	...	...	...	...	...	1.49*	...	1.36	1.61*
Public administration	...	...	...	...	...	0.25***	...	0.40**	0.27***
Self-employment status									
Not self-employed[1]	...	...	...	...	...	...	1.00	1.00	...
Self-employed	...	...	...	...	...	...	4.21***	8.85***	...

... not applicable

* $p \leq 0.05$

** $p \leq 0.01$

*** $p \leq 0.001$

1. Reference category.

Note: Based on 12,872 respondents.

Source: Statistics Canada, Survey of Labour and Income Dynamics, 2006.

Table B.13

Adjusted odds ratios for low earnings among the total working population by demographic, education and work characteristics, Canada, 2006

Effect	Demographic	Geography	Education	Work schedule	Industry / occupation	Self-employed	All	All without self-employed
	Column 1	Column 2	Column 3	Column 4	Column 5	Column 6	Column 7	Column 8
	ratio							
R - squared	0.03	0.03	0.05	0.13	0.12	0.12	0.26	0.19
Sex								
Female[1]	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Male	0.51***	0.51***	0.48***	0.58***	0.47***	0.36***	0.46***	0.56***
Age								
25 to 29	1.12	1.12	1.22	1.02	1.11	1.61***	1.28	0.94
30 to 34	1.04	1.06	1.14	1.07	1.13	1.25*	1.16	1.06
35 to 39	1.03	1.03	1.09	0.98	1.00	1.17	1.01	0.90
40 to 44	1.04	1.04	1.06	1.05	0.98	1.10	1.03	0.98
45 to 49[1]	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
50 to 54	0.90	0.89	0.89	0.94	0.93	0.85	0.93	0.97
55 to 59	1.54***	1.53***	1.49***	1.44**	1.49***	1.39**	1.33*	1.47***
60 to 64	2.28***	2.30***	2.18***	2.00***	2.09***	1.78***	1.60**	1.96***
Family situation								
Single	1.14	1.15	1.18	1.19	1.06	1.34**	1.21	1.05
Married without kids	0.86	0.85*	0.84*	0.82*	0.81*	0.87	0.84	0.78**
Married with kids[1]	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Lone parent family	1.15	1.16	1.09	1.09	1.10	1.19	1.18	1.09
Other	1.35***	1.36***	1.29**	1.25*	1.19	1.44***	1.27*	1.14
Years in Canada								
Not an immigrant[1]	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Less than 10 years	1.57**	1.72***	2.02***	1.78***	1.86***	2.26***	1.93**	1.68**
10 to 29 years	1.36**	1.50***	1.55***	1.67***	1.48***	1.51***	1.49**	1.58***
More than 30 years	0.84	0.91	0.92	0.94	0.88	0.80	0.78	0.90
Province								
Newfoundland	...	2.27***	2.10***	1.87***	2.09***	2.64***	2.37***	1.90***
Prince Edward Island	...	1.34**	1.25	1.11	1.15	1.32*	1.13	1.02
Nova Scotia	...	1.40***	1.37***	1.32**	1.29*	1.51***	1.42**	1.27*
New Brunswick	...	1.72***	1.61***	1.56***	1.58***	1.90***	1.93***	1.56***
Quebec	...	1.38***	1.29***	1.23**	1.33***	1.35***	1.32**	1.26**
Ontario[1]	...	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Manitoba	...	1.22*	1.14	1.11	1.08	1.26**	1.17	1.05
Saskatchwan	...	1.26*	1.18	1.15	0.97	1.13	0.93	0.92
Alberta	...	0.86	0.82*	0.76**	0.77**	0.80*	0.72**	0.71***
British Columbia	...	1.16	1.13	1.06	0.99	1.04	0.93	0.95
Educational attainment								
Less than high school	...	...	1.57***	1.57***	1.23*	1.59***	1.32**	1.26*
High school or trades[1]	...	...	1.00	1.00	1.00	1.00	1.00	1.00
College	...	...	0.77***	0.75***	0.88	0.75***	0.85*	0.86
University	...	...	0.43***	0.43***	0.61***	0.38***	0.54***	0.60***
Work schedule								
Full-time full-year[1]	...	...	...	1.00	...	...	1.00	1.00
Not full-time full-year	...	...	...	5.99***	...	...	7.75***	6.08***
Occupation								
Management	...	...	...	...	0.44***	...	0.32***	0.62***
Business administration	...	...	...	...	0.38***	...	0.47***	0.41***
Science	...	...	...	...	0.26***	...	0.37***	0.32***
Sales[1]	...	...	...	...	1.00	...	1.00	1.00
Health	...	...	...	...	0.25***	...	0.22***	0.26***
Social science	...	...	...	...	0.56***	...	0.56***	0.68*
Arts and recreation	...	...	...	...	1.33	...	0.67	1.54*

Table B.13 (concluded)

Adjusted odds ratios for low earnings among the total working population by demographic, education and work characteristics, Canada, 2006

	Demographic	Geography	Education	Work schedule	Industry / occupation	Self-employed	All	All without self-employed
	Column 1	Column 2	Column 3	Column 4	Column 5	Column 6	Column 7	Column 8
Effect	ratio							
Trades	...	...	...	...	0.55***	...	0.55***	0.59***
Primary	...	...	...	...	1.54	...	0.96	1.86*
Process	...	...	...	...	0.74	...	0.84	0.83
Industry								
Agriculture	...	...	...	...	1.67	...	1.54	2.13*
Primary industries	...	...	...	...	0.36***	...	0.35**	0.30***
Utilities	...	...	...	...	0.01	...	0.01	0.01
Construction	...	...	...	...	1.30	...	0.82	1.21
Health[1]	...	...	...	...	1.00	...	1.00	1.00
Manufacturing	...	...	...	...	0.42***	...	0.60*	0.48***
Trade	...	...	...	...	0.95	...	1.21	1.14
Transport	...	...	...	...	0.94	...	0.81	1.02
Finance	...	...	...	...	0.52***	...	0.45***	0.60**
Professional, science and technical services	...	...	...	...	0.96	...	0.53**	0.97
Business, building and other support services	...	...	...	...	1.53*	...	1.21	1.60*
Education	...	...	...	...	0.55***	...	0.60*	0.48***
Culture	...	...	...	...	0.91	...	1.00	0.92
Food industry	...	...	...	...	1.96***	...	2.55***	2.24***
Other	...	...	...	...	1.60**	...	1.29	1.93***
Public administration	...	...	...	...	0.18***	...	0.33***	0.22***
Self-employment status								
Not self-employed[1]	...	...	...	...	...	1.00	1.00	...
Self-employed	...	...	...	...	...	6.58***	8.95***	...

... not applicable

* $p \leq 0.05$

** $p \leq 0.01$

*** $p \leq 0.001$

1. Reference category.

Note: Based on 23,519 respondents.

Source: Statistics Canada, Survey of Labour and Income Dynamics, 2006.

Table B.14

Adjusted odds ratios for low earnings among the postsecondary-educated working population by demographic, education and work characteristics, Canada, 2006

	Demographic	Geography	Education	Field of study	Work schedule	Industry / occupation	All	All without self-employed
	Column 1	Column 2	Column 3	Column 4	Column 5	Column 6	Column 7	Column 8
Effect	ratio							
R - squared	0.02	0.02	0.03	0.05	0.12	0.11	0.22	0.17
Sex								
Female[1]	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Male	0.58***	0.58***	0.58***	0.57***	0.72**	0.56***	0.54***	0.68**
Age								
25 to 29	1.19	1.20	1.23	1.19	0.92	1.03	1.21	0.79
30 to 34	1.05	1.06	1.09	1.03	0.97	1.06	1.21	1.00
35 to 39	1.01	1.01	1.05	1.01	0.85	0.96	0.96	0.81
40 to 44	1.22	1.22	1.24	1.23	1.15	1.19	1.23	1.10
45 to 49[1]	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
50 to 54	0.90	0.90	0.92	0.92	0.95	0.99	1.00	1.01
55 to 59	1.73**	1.73**	1.81**	1.80**	1.66*	1.74**	1.39	1.66*
60 to 64	2.79***	2.77***	3.02***	3.16***	3.01***	2.88***	2.18**	2.81***
Family situation								
Single	1.01	1.01	1.04	0.98	1.04	0.86	1.11	0.90
Married without kids	0.79	0.79	0.79	0.76	0.77	0.75	0.77	0.74
Married with kids[1]	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Lone parent family	1.42	1.41	1.36	1.35	1.41	1.27	1.46	1.34
Other	1.16	1.15	1.15	1.13	1.15	1.03	1.13	1.03
Years in Canada								
Not an immigrant[1]	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Less than 10 years	1.31	1.32	1.56	1.73*	1.46	1.41	1.52	1.25
10 to 29 years	1.58**	1.59**	1.68***	1.72***	1.60**	1.66**	1.33	1.54*
More than 30 years	0.94	0.95	0.94	0.92	0.80	0.96	0.77	0.83
Province								
Newfoundland	...	1.47*	1.42*	1.51*	1.35	1.54*	1.61*	1.36
Prince Edward Island	...	1.11	1.03	1.05	1.05	1.12	1.15	1.13
Nova Scotia	...	1.34*	1.36*	1.40*	1.38*	1.40*	1.56**	1.40*
New Brunswick	...	1.11	1.08	1.12	1.10	1.15	1.44*	1.13
Quebec	...	0.93	0.94	1.00	0.90	1.17	1.01	1.04
Ontario[1]	...	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Manitoba	...	1.06	1.03	1.05	1.03	1.01	1.16	0.98
Saskatchwan	...	1.19	1.17	1.21	1.09	1.13	1.06	1.00
Alberta	...	1.02	0.99	1.02	0.88	0.99	0.92	0.85
British Columbia	...	1.11	1.10	1.09	0.96	0.95	0.81	0.86
Educational attainment								
College[1]	...	...	1.00	1.00	1.00	1.00	1.00	1.00
University	...	...	0.57***	0.59***	0.63***	0.75*	0.66**	0.77*
Field of study								
Business, management or public administration[1]	...	...	...	1.00	1.00	1.00	1.00	1.00
Personal and leisure	...	...	...	1.82**	1.53	1.44	1.12	1.22
Education	...	...	...	0.74	0.60*	0.75	0.73	0.68
Arts communications and technology	...	...	...	3.40***	2.93***	2.43***	1.57	2.10*
Humanities	...	...	...	1.58	1.36	1.39	1.46	1.28
Social science	...	...	...	1.18	1.07	1.01	0.84	0.91
Science	...	...	...	0.74	0.68	0.89	0.83	0.81
Math	...	...	...	0.59	0.56	0.44	0.49	0.43
Architecture and engineering	...	...	...	0.90	0.90	0.97	1.02	1.01
Agriculture	...	...	...	2.04**	2.22***	1.24	1.21	1.31
Health	...	...	...	0.94	0.90	1.19	1.07	1.03

Table B.14 (concluded)

Adjusted odds ratios for low earnings among the postsecondary-educated working population by demographic, education and work characteristics, Canada, 2006

	Demographic	Geography	Education	Field of study	Work schedule	Industry / occupation	All	All without self-employed
	Column 1	Column 2	Column 3	Column 4	Column 5	Column 6	Column 7	Column 8
Effect	ratio							
Leisure	...	...	...	3.03**	2.95**	2.61*	1.83	2.58*
Other	...	...	...	3.04	1.51	2.32	1.73	1.09
Work schedule								
Full-time full-year[1]	...	...	...	...	1.00	...	1.00	1.00
Not full-time full-year	...	...	...	...	6.30***	...	7.89***	6.13***
Occupation								
Management	...	...	...	...	...	0.34***	0.30***	0.46***
Business administration	...	...	...	...	...	0.45***	0.63*	0.51***
Science	...	...	...	...	...	0.21***	0.31**	0.24***
Sales[1]	...	...	...	...	...	1.00	1.00	1.00
Health	...	...	...	...	...	0.18***	0.17***	0.20***
Social science	...	...	...	...	...	0.50***	0.57*	0.63*
Arts and recreation	...	...	...	...	...	1.14	0.75	1.43
Trades	...	...	...	...	...	0.62*	0.65	0.70
Primary	...	...	...	...	...	1.36	1.13	2.03
Process	...	...	...	...	...	1.09	1.20	1.30
Industry								
Agriculture	...	...	...	...	...	2.31	1.10	2.21
Primary industries	...	...	...	...	...	0.34*	0.27	0.31*
Utilities	...	...	...	...	...	<0.001***	<0.001***	<0.001***
Construction	...	...	...	...	...	1.76	0.97	1.71
Health[1]	...	...	...	...	...	1.00	1.00	1.00
Manufacturing	...	...	...	...	...	0.52*	0.75	0.60
Trade	...	...	...	...	...	1.14	1.35	1.32
Transport	...	...	...	...	...	0.94	1.07	1.08
Finance	...	...	...	...	...	0.59*	0.47*	0.69
Professional, science and technical services	...	...	...	...	...	1.10	0.57*	1.24
Business, building and other support services	...	...	...	...	...	1.57	1.05	1.61
Education	...	...	...	...	...	0.64	0.72	0.56*
Culture	...	...	...	...	...	1.05	1.14	1.09
Food industry	...	...	...	...	...	2.55**	3.10***	3.17***
Other	...	...	...	...	...	1.53***	1.43	1.71*
Public administration	...	...	...	...	...	0.15	0.34*	0.20***
Self-employment status								
Not self-employed	...	...	...	...	...	...	1.00	...
Self-employed	...	...	...	...	...	...	11.25***	...

... not applicable

* $p \leq 0.05$

** $p \leq 0.01$

*** $p \leq 0.001$

1. Reference category.

Note: Based on 11,106 respondents.

Source: Statistics Canada, Survey of Labour and Income Dynamics, 2006.

Appendix C

A note on hourly earnings

While annual earnings provides an estimate of the global contribution of an individual to the economy for the year, looking at hourly earnings can also help us to understand how a postsecondary credential is rewarded in the labour market. It could be the case that an individual is working fewer hours at a fairly high wage – thus, while their annual earnings might not be that high, their education is still fairly well-rewarded in the labour market. An example of this type of individual would be someone in pre-retirement who still earns a high wage, but is gradually reducing his or her hours of work.

Table C.1 shows for Ontario (and Table C.2, for Canada) the total population and the college- and university- educated populations, how the annual earnings groups are distributed across five categories of hourly wages, which are defined in relation to the median wages of all workers who were working and who were not self-employed in 2006. These hourly wage categories consist of:

- Those who earn less than half of the median wage (less than $9.60 per hour);
- Those earning half of the median wage to the median wage ($9.60 to $19.20 per hour);
- Those earning more than the median wage to 1.5 times the median wage ($19.21 to $28.80 per hour);
- Those earning more than 1.5 times the median wage to double the median wage ($28.81 to $38.40 per hour); and
- Those earning more than twice the median wage (more than $38.40 per hour).

Among the population with wages, by and large, those who are in low earnings are also earning low hourly wages. In the general population in Ontario, 84% of people with annual earnings at or below half the national median were also in the two lowest hourly earnings categories. Only slightly more than 3% of individuals with low annual earnings were in the highest hourly wage category. These proportions were similar at the Canada level.

Low earning college graduates were also mainly concentrated in the two lowest hourly earnings categories, at 86%. The proportion of low-annual-earnings college graduates with hourly earnings in the top two categories, though small, was higher than for the population as a whole. Again, results were similar at the Canada level.

University graduates do slightly better. In Ontario, only 61% of university graduates with low annual earnings also had low hourly earnings; this percentage

was 67% at the Canada level. At the other end of the scale, approximately 10% of university graduates in Ontario (and at the Canada level) with low annual earnings had hourly earnings that were in the top two earnings categories.

Table C.1

Percentage distribution of the 25 to 64 year old population by highest level of education attainment, level of earnings and hourly wages, Ontario, 2006

	Hourly wages						
	Total population						
Earnings level	Less than $9.60	$9.60 to $19.20	$19.20 to $28.80	$28.80 to $38.40	Greater than $38.40	Total	No wages
	percent						
At or below half of the median	28.7	55.5	11.6	3.0	F	100	38.4
More than half the median but at or below the median	8.6	71.4	14.9	4.0	1.1	100	15.8
More than the median but at or below 1.5 times the median	F	44.8	48.4	4.3	1.9	100	8.7
More than 1.5 times the median but at or below 2 times the median	F	10.3	56.6	30.2	2.6	100	8.4
More than two times the median	F	2.4	14.4	39.9	43.3	100	12.2
University-educated population							
At or below half of the median	15.6	45.5	27.8	6.3	F	100	41.8
More than half the median but at or below the median	F	60.5	22.7	8.7	F	100	15.8
More than the median but at or below 1.5 times the median	F	33.0	56.5	7.4	F	100	10.3
More than 1.5 times the median but at or below 2 times the median	F	F	48.6	41.5	4.8	100	13.3
More than two times the median	F	F	6.9	33.9	58.0	100	13.0
College-educated population							
At or below half of the median	23.6	62.0	10.1	F	F	100	37.5
More than half the median but at or below the median	5.1	76.0	13.3	4.9	F	100	14.8
More than the median but at or below 1.5 times the median	0.0	43.9	49.6	4.1	F	100	7.3
More than 1.5 times the median but at or below 2 times the median	F	7.3	56.7	33.9	F	100	3.1
More than two times the median	F	F	16.7	47.3	34.3	100	9.8

F too unreliable to be published

Source: Statistics Canada, Survey of Labour and Income Dynamics, 2006.

Table C.2

Percentage distribution of the 25 to 64 year old population by highest level of education attainment, level of earnings and hourly wages, Canada, 2006

	Hourly wages						
	Total population						
Earnings level	Less than $9.60	$9.60 to $19.20	$19.20 to $28.80	$28.80 to $38.40	Greater than $38.40	Total	No wages
	percent						
At or below half of the median	31.4	54.6	10.5	2.5	1.0	100.0	38.0
More than half the median but at or below the median	8.3	73.5	14.5	2.7	1.0	100.0	14.0
More than the median but at or below 1.5 times the median	1.0	44.5	47.6	5.3	1.6	100.0	8.7
More than 1.5 times the median but at or below 2 times the median	F	9.9	55.8	30.4	3.5	100.0	8.2
More than two times the median	F	3.2	16.1	40.1	40.4	100.0	13.2
University-educated population							
At or below half of the median	15.2	52.2	22.7	5.6	4.3	100.0	41.8
More than half the median but at or below the median	4.6	61.7	23.3	7.2	3.2	100.0	14.1
More than the median but at or below 1.5 times the median	F	29.8	55.2	11.1	3.5	100.0	9.0
More than 1.5 times the median but at or below 2 times the median	F	4.2	45.2	42.6	7.4	100.0	10.7
More than two times the median	F	1.3	7.4	36.2	55.1	100.0	14.6
College-educated population							
At or below half of the median	25.5	60.3	10.3	3.2	F	100.0	36.6
More than half the median but at or below the median	5.4	75.4	16.0	2.7	F	100.0	12.5
More than the median but at or below 1.5 times the median	F	41.9	51.4	4.8	1.8	100.0	7.6
More than 1.5 times the median but at or below 2 times the median	F	7.2	57.6	33.0	F	100.0	3.9
More than two times the median	F	2.5	18.5	46.9	32.1	100.0	8.5

F too unreliable to be published

Source: Statistics Canada, Survey of Labour and Income Dynamics, 2006.

Endnotes

1. It should be noted that data from SLID do not allow the role of differences in the abilities of individuals to be addressed. The latter is important because it may be that individuals holding the same certifications actually differ in their level of abilities and it is these abilities that are rewarded in the labour market, not the credential itself.
2. Some comparisons cannot be made directly with countries who excluded part-time and part-year workers (Czech Republic, Hungary, Luxembourg, Poland and Portugal).
3. This includes Canadian citizens (by birth and naturalization), landed immigrants and non-permanent residents and their families living with them in Canada. Non-permanent residents are persons who hold a work or student permit, or who claim refugee status. The census also includes Canadian citizens and landed immigrants who are temporarily outside the country on Census day.
4. This includes the self-employed.
5. For education level we use the respondent's highest level of certification. Respondents who reported both a college qualification and a university qualification were treated as a 'university graduate'. As university qualifications generally take more in-class time to complete than do college qualifications, in this report they are considered the higher level of qualification. Canada-wide, 30% of university degree holders also held a certificate or diplomas from a community college, business school, trade or vocational school or CEGEP.
6. In 2006 the median in Ontario was $36,770.
7. See Appendix C for a discussion of the relationship between annual and hourly earnings.
8. Picot et al. (2005) note that single-earner families have a higher risk of low income in all of the countries they studied.
9. Although 15% of all respondents in our population of interest reported something other than working as their main activity for the year, they also reported employment earnings and so fell into the population of interest.
10. The earnings data refer only to earnings from employment and do not include income from other sources, such as government transfers, investment income and retirement pensions. As a result, the information provided here does not indicate whether individuals with other sources of income in addition to earnings from employment are in a situation of low total income or not.
11. The main job for the year is defined as the one with the most paid hours in the year. If hours are identical between two jobs, the main job is the one with the greatest earnings or the longest tenure (if earnings are identical).
12. Small sample sizes preclude a detailed discussion of earnings distributions by industry at the Ontario level, though the data do point to a higher proportion of earners in retail trade falling into the lowest earnings category.
13. In order to be consistent with the data for Canada reported by the OECD, individuals with non-zero employment earnings in 2006 were retained in the analysis.
14. The Canada-level models are slightly different than the Ontario models in that they include a control for province effects.
15. Recall that the self-employed present a special case in that, while they may have non-zero earnings from employment, their earnings are treated differently in the tax system, with earnings being lower as a result of the deduction from income of employment-related expenses. Workers in an employer-employee relationship generally cannot deduct such expenses from their employment earnings.
16. This percentage (43%) is different from that reported earlier (49%) of low earners who reported that working was not their main activity. This is because the previously reported 49% included those who reported both being self-employed and that working was not their main activity. Thus, 43.3% (not working) + 5.3% (not working and self-employed) gives us the same figure as the previously reported not working percentage (49%).

Culture, Tourism and the Centre for Education Statistics

Research Papers

Cumulative index

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The **Culture Statistics Program** creates and disseminates timely and comprehensive information on the culture sector in Canada. The program manages a dozen regular census surveys and databanks to produce data that support policy decision and program management requirements. Issues include the economic impact of culture, the consumption of culture goods and services, government, personal and corporate spending on culture, the culture labour market, and international trade of culture goods and services. Analysis is also published in *Focus on Culture* (87-004-XIE, free, http://www.statcan.ca/bsolc/english/bsolc?catno=87-004-X).

The **Tourism Statistics Program** provides information on domestic and international tourism. The program covers the Canadian Travel Survey and the International Travel Survey. Together, these surveys shed light on the volume and characteristics of trips and travellers to, from and within Canada.

The **Centre for Education Statistics** develops and delivers a comprehensive program of pan-Canadian education statistics and analysis in order to support policy decisions and program management, and to ensure that accurate and relevant information concerning education is available to the Canadian public and to other educational stakeholders. The Centre conducts fifteen institutional and over ten household education surveys. Analysis is also published in *Education Matters* (81-004-XIE, free, http://www.statcan.ca/bsolc/english/bsolc?catno=81-004-X), and in the *Analytical Studies Branch research paper series* (11F0019MIE, free, http://www.statcan.ca/bsolc/english/bsolc?catno=11F0019M).

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Research papers

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81-595-M No. 039	Factors Affecting the Repayment of Student Loans
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81-595-M No. 068	Educating Health Workers: Provincial Results
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Research papers

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